

SATURDAY NIGHT

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THE FRONT PAGE—

THIS year's motor-cars, if one may judge from the pictures of them to be seen in the large advertisements, are designed to be viewed from a new position. To get the best possible impression of them, the advertising artists apparently go out and lie down on the road either directly in front or in front but a little to one side of the on-coming vehicle. The result is reminiscent of the pictures of the charging tiger in the Indian hunting stories, about which one felt that that was certainly the most exciting way to view a tiger but wondered how the artist survived to record his impressions.

This, we suggest, is symbolical of the new status of the motor-car. Hitherto it has been designed chiefly to look well in the sight of persons viewing it in profile, from the sidewalk. Now for the first time it is designed to be seen full-face, by the occupants of the other motor-cars as they flash past. The explanation is simple. In the early days of motoring there were hundreds, indeed thousands, of potential buyers on the sidewalks for every one on the road. Today most of the potential buyers are already in cars; the business is to sell them a second car, or to get them out of their present kind into a more glorious kind. The successful car is the one which best registers its "expression" on the motorist who is approaching it in the split second which elapses, so to speak, before the tiger leaps upon its prey.

In other words we are now in an era—we have been in it for several years, but the car designers have only just begun to catch on—in which the motor is universal. Realization of this will be followed eventually, even in Canada, by the provision of traffic arteries adequate to accommodate all who want to travel by motor through the most crowded centres. Canadian cities have not yet learned that this cannot be done without grade separation at all crossings of the main motor arteries. The more people there are using motors the more it costs to arrange things so that they can all use them to the best advantage; but it obviously must be done, and it would seem to be wisdom to get it done early before costs go too high.

There Will be Other Victims

IT SHOULD not be supposed for one moment that Jews, religious persons and Social Democrats will always be the sole victims of the officially encouraged spirit of mob violence and disrespect for law which is now a regular feature of German life. Disrespect for law when once it has become a habit grows less and less particular about the selection of its victims. We predict with the most perfect confidence that within the next five years mob vengeance will exact its toll of lives and property destroyed among races, classes and creeds which today regard themselves as perfectly secure—very possibly among the close friends and associates of Herr Hitler himself.

Mob violence has throughout the period of Nazi dominance been used by the Nazi authorities as an implement of statecraft. It is deliberately provoked by official proclamations, and deliberately informed that no steps will be taken to restrain it. The first thing the Nazis did was to provide it with a class of persons who to all intents and purposes are "without the law" and are carefully labelled as being fair game for ruffians and gangsters. It is quite impossible to suppose that ruffianism will cease when this class of persons has been "liquidated"—to use a term which would have been very useful to the Nazis if they had not been unwilling to borrow from the vocabulary of the hated Communists. The government will then be called upon to provide it with new classes of victims, who will probably be found at first among the active leaders of the religious bodies and perhaps among foreigners of other than Italian or Japanese nationality. Incendiaries cannot be restricted to firing synagogues, nor murderers to killing the members of a single race.

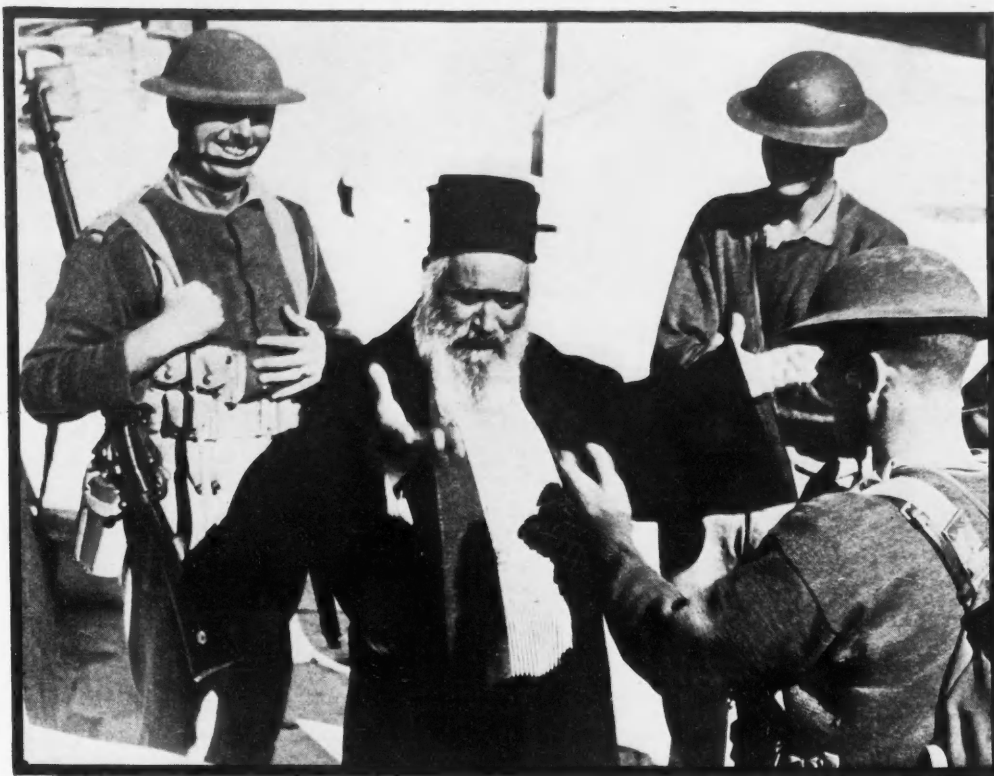
As for the more official robbery involved in the preposterous fine levied against the Jewish community in Germany, it would be of less importance, but for the fact that it is official and outside nations can therefore hold the German nation rigidly responsible for it. Governments can repudiate responsibility for mob violence even when everybody knows they have incited it; but they cannot repudiate responsibility for their own official acts. This last official act, coinciding in time with an outburst of unequalled official barbarism, has at last awakened the world to a lively sense of what Nazism means.

How to Cede a Dominion

BLINDING light has just been shed, quite unintentionally, by a correspondent of a Montreal newspaper upon the difficult question of Empire relationships. This correspondent wants to know what constitutional right the British Government could have to cede Newfoundland to the Germans, if the Germans decided that their possession of Newfoundland was necessary for the "appeasement" of Europe on which Mr. Chamberlain is so greatly set.

Well, the fact may be that the British Government has no constitutional right to cede Newfoundland to Germany. It is an interesting point, and the constitutional lawyers could doubtless have a lovely time with it. But let us admit that the British Government cannot constitutionally cede Newfoundland to Germany. So what?

The British Government can quite constitutionally say to Germany that it will no longer offer any



TOMMY MAKES FRIENDS, or the lighter side of campaigning in Palestine. Here is a soldier of the Royal Northumberland Fusiliers being "handed" a few points by a resident of Jerusalem.

resistance by means of the British fleet, the British army or the British air forces if Germany sets out to take possession of Newfoundland. Nobody doubts that. The British Government is just as free to have Great Britain "secede" from Newfoundland as the Canadian Government is free to have Canada "secede" from Great Britain. Newfoundland does not pay for the British fleet or army and cannot expect to say where or for what they shall be used.

The British being no longer disposed to protect Newfoundland from Germany, and the Germans being disposed to take possession, the question then arises: Can the Newfoundlanders prevent them? The answer is probably in the negative.

The next question that arises is: Can, and will, anybody else prevent them? And here of course we come up against the well-known indisposition of the United States to tolerate the establishment of a European power in territory which it has not hitherto occupied in either of the Americas. The Americans would probably be annoyed at Great Britain's ceasing to defend Newfoundland from Germany; but we do not quite see how they could insist upon Great Britain's continuing to defend it. After all, what a nation wishes to defend and what it wishes to stop defending are its own business. If it is the desire of the United States to prevent Germany from getting a foothold in the Americas, it would seem to be the business of the United States to do the preventing. The Americans might throw a fleet around Newfoundland and tell the Germans to come and get the island if they could. The British would hardly interfere in the matter, on either side. Constitutionally, they would say, we are through. We no longer have any interest in Newfoundland. So far as we are concerned it belongs to Germany; but if the Germans cannot get it that is their look-out, and if they cannot hold it after getting it that is their look-out too. We cannot be expected to help the Americans fight the Germans, or to help the Germans fight the Americans, for the possession of

an island which is no longer of any interest to us. If there were a League of Nations, now, which could referee the question and tell us whether to fight or not and whom to fight against, that would be another matter; but as it is, we and we alone are the people to decide and we have decided not to fight about Newfoundland and that is all there is to it.

And so far as we can see, that is all there is to it, constitution or no constitution.

Scrap-of-Paper Theories

NOBODY seems to have commented upon a peculiar kink in Herr Hitler's thinking on the subject of democracy and international agreements. His favorite point on this subject is that agreements with democracies are useless, because the government which entered into the agreement may be replaced by another government which had nothing to do with entering into it and perhaps was unfavorable to it.

It does not seem to have entered his head that in a democracy an agreement, once duly made and ratified in proper form, is regarded as an obligation, not of the political party which made it, but of the nation itself, and is no more likely to be dishonored by another party coming into power than by the party which made it. He is obviously quite prepared to have any of his own agreements, made in the name of Germany, dishonored by any other party which might succeed him in the government of Germany, and would not regard such a dishonoring as morally wrong. The only security attaching to an agreement made by him lies in the expectation that his government will not be overthrown; he professes to regard that expectation as a certainty but past history gives no warrant for such confidence.

It might be supposed from this Hitlerian attitude that agreements entered into with a Nazi government are sure of fulfilment at least during the life-

—NOTE AND COMMENT

time of that government; but even that supposition is hardly safe. For another element of Nazi ideology is the view that international agreements are conditioned by the circumstances under which they are made. A promise not to bomb undefended cities, for example, would be valid so long as the number of undefended cities, their military importance, the ease or difficulty of bombing them, and other circumstances remain unchanged; but as soon as any one of these circumstances, in Nazi opinion, is materially altered, the obligation ceases.

The "scrap of paper" theory is still the predominant element in German thinking about international obligations. The "national honor" theory is still the predominant element in democratic thinking on the same subject. With all respect for Herr Hitler, we still think the democratic view the more reliable. "National honor" in a democracy is maintained primarily by the observance of decent behavior towards other nations. In Germany it seems to be maintained chiefly by attacking defenceless Jews.

The British Say Eire

WE WERE unduly hasty a few weeks ago in congratulating ourselves that it would not be necessary, writing in English as we do, to use the beautiful but unpronounceable name Eire for that portion of the island of Ireland which is ruled over by Mr. de Valera. We now see that we are going to have to use it after all. Mr. de Valera's Government may be an authority upon Erse, but it is not a final authority upon English. On the subject of what we can and cannot do in English we still have to recognize the Government of the United Kingdom as a higher authority than the Government of—well, of Eire.

The Government of Eire has said that in English the proper name of Eire is Ireland, and that it is only in Erse that the proper name of Ireland is Eire. But the British Government refuses to recognize this distinction. In the Speech from the Throne at the prorogation of the Westminster Parliament a few days ago it referred on several occasions to Mr. de Valera's part of Ireland as Eire, and it did so in what was unmistakably the English language.

SATURDAY NIGHT will therefore in future conform to the practice of the British Government; to us, as to King George VI and his British ministers, Mr. de Valera's part of Ireland will be Eire, and we shall reserve the term Ireland for the whole island, including the part of it which is ruled over by Lord Craigavon. This state of affairs we assume will continue as long as partition continues. When the different divisions of the Irish people get together we shall presumably be able to use the term Ireland to designate not only the island itself but the single political entity which it will then constitute.

Mr. Hoover's Visit

THE York Bible Class this year moves into the higher plane of international relations by its invitation to Ex-President Hoover to speak at its annual banquet next Tuesday. The educational value of this extraordinary organization, under the guidance of Mr. Denton Massey, has been very great, and we can assure Mr. Hoover that he will find in it an audience fully prepared to listen to, and profit by, all that he has to say concerning what these two great nations on the North American continent can do to combat the wave of moral and spiritual degradation which is engulfing so large a part of the world. Himself an idealist and a practical statesman, Mr. Hoover is perhaps the most suitable American who could be found today to talk to this unique audience.

A Great Achievement

IN THE year 1856, when the Grand Trunk Railway opened its line to Toronto, with a train which took fourteen hours to come from Montreal, it announced that the time schedule was quoted in Montreal time "which is 8½ minutes faster than Brockville time, 12 minutes faster than Kingston time, 14½ minutes faster than Belleville time, and 23 minutes faster than Toronto time." This chaotic condition of different local times for every community of a few thousand people—which was not of course a serious matter until mankind began moving about the surface of the earth at sixty miles an hour and communicating by sound and vision at a few million miles per second—continued to exist until sixty years ago, when it was brought to an end by the establishment of the zone system of standard time as a result of the efforts of the late Sir Sandford Fleming.

Fleming's campaign was begun by a paper read before the Canadian Institute in the City of Toronto, and subsequently printed and sent around the world by the then Governor-General of Canada, the Marquis of Lorne. The result of this was the calling of a world conference which met in Rome and adjourned to Washington, and founded the world system of standard time now almost universally adopted.

The jewellers of Canada will celebrate this event by unveiling a bronze tablet to Sir Sandford Fleming on Wednesday, November 23, at the corner of Richmond Street East and Berti Street, Toronto, on the building in which the original paper was read, now occupied by the Sons of England Society. They are to be congratulated on their enterprise and judgment in securing permanent recognition of one of the most valuable contributions that Canada has ever made to the progress of the world.

THE PASSING SHOW

BY HAL FRANK

ANOTHER difference between this country and Europe is that when mobs gather here it is merely to look at the new motor cars.

Time to get inter
Yer flannels. It's winter.
—Old Silas Manuscript.

We have heard a great deal about the magnificence of the buildings in the forthcoming World's Fair, remarks Oscar, but there has been no information at all about the quality of the hamburgers.

Every time that Mussolini rouses our ire, he follows it up with something that completely mollifies us. His latest act is to ban the dress suit.

That faint, surreptitious sound that can be heard in the United States has been identified. It is the New Deal drawing in its horns.

Chamberlain's umbrella will go down into history as the umbrella that missed a great opportunity. How much more impressive it would appear to posterity, if, bent and broken, it gave the impression of having been wrapped around somebody's head.

The male, according to the latest scientific report, is weaker than the female. This isn't the first instance, of course, of modern science reaffirming an ancient truth.

Premier Hepburn has had a word of commendation for the European dictators and Sir Edward Beatty has praised some features of Russian communism. We're surprised at Sir Edward.

It begins to appear that the greatest obstacle to a third term for President Roosevelt is his second term.

Man of the Hour: The time announcer on the radio.

If Great Britain survives the menace of Germany, remarks Timus sagely, it will be in accordance with the doctrine of the survival of the effest.

Umbrellas in Europe are now called "chamberlains." They are distinguished by being tightly rolled, as if they had never been opened,—like a closed mind.

The big problem of Utopia, of course, would be how to eliminate the people who frown down on other people's enjoyment.

The Book of the Week: The bank book that balanced.

Ottawa has let us down. There is to be no session of Parliament until the New Year, thus leaving us with nothing to take our minds off approaching Christmas.

There seems to be a definite revulsion against modern times. How else can you explain the return of the hoop-skirt and the come-back of the Republicans?

Esther says that she has refused an invitation to the Motor Show. She says she's going to remain faithful to the new Toronto street cars.

The Smoke-Screen of British Re-armament

BY NICHOLAS IGNATIEFF

EVER since Lord Baldwin declared in Parliament, almost four years ago, that Collective Security could not be relied upon to provide safety, Britain has been re-arming for the following ostensible reasons:

- (1) To assure Great Britain of adequate defence in case of sudden attack, especially from the air.
- (2) To secure the life-lines of Empire, especially from the point of view of supplies and communications.
- (3) To uphold British international engagements such as those which link Britain and France.
- (4) To support British diplomacy and bargaining power with this potential force or threat of force.
- (5) To serve notice on the Fascist dictators, who alone threaten the peace of the world, that Great Britain had entered the armaments race and could make such a race very unprofitable, thereby attempting to discourage universal re-armament.

DURING these four years of active re-armament, or spending on alleged re-armament, what has occurred?

With amazing frankness, one is tempted to call it cynicism. Minister of War Hore-Belisha admitted in Parliament last week the complete failure with regard to the first and most important objective of re-armament—to provide adequate defence for London and the British Isles from sudden air raids: "Some of the guns were without dials. . . Guns sent from practice camps in some cases became separated from their instruments. Further, they were sent into action without overhaul. Some predictors were out of order. Electric storage batteries were in some cases run down, although other units at the same time had spare batteries and charging plants. Certain units did not draw their full complement of stores and some stores were found to be deficient; shells were also lacking."

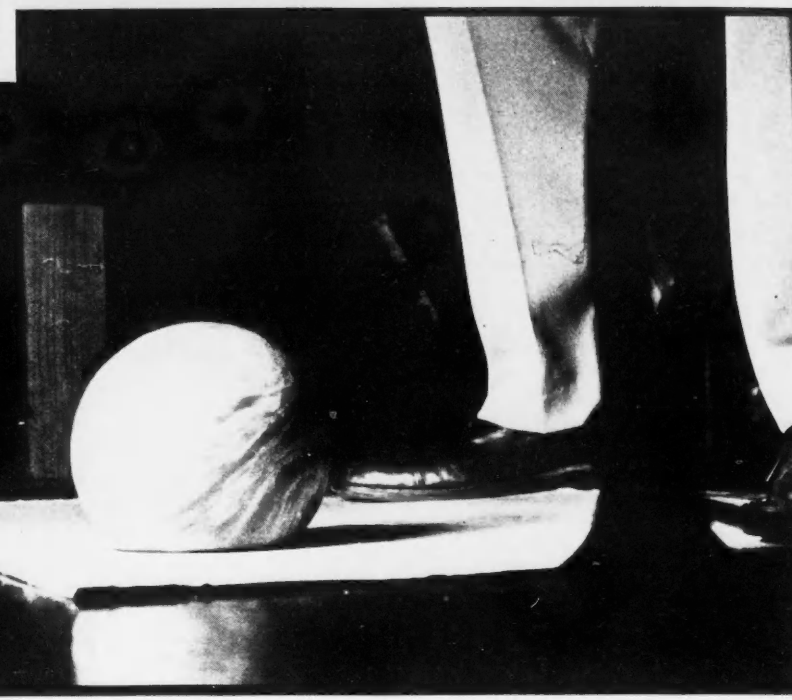
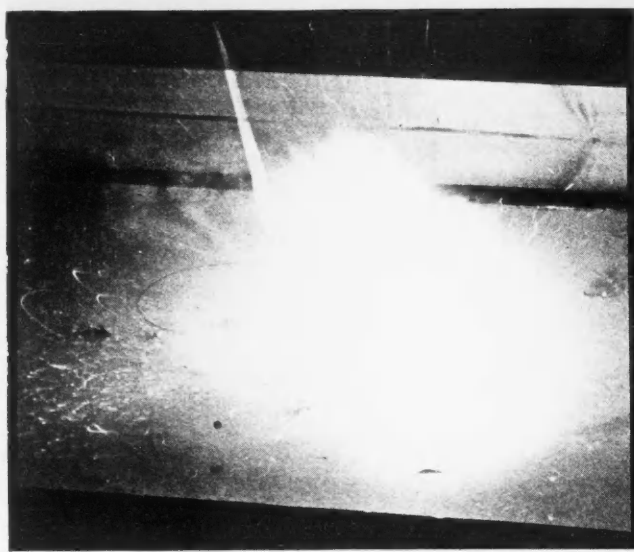
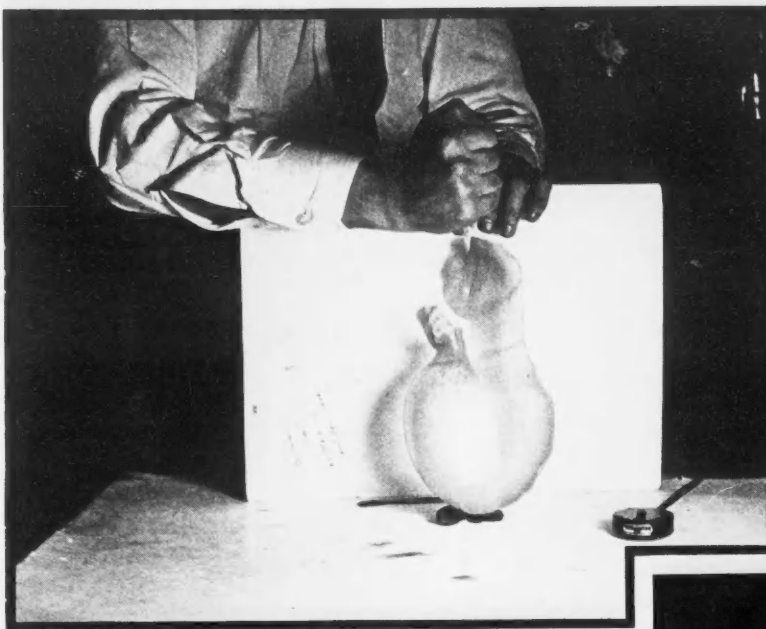
These disclosures point not so much to failures in production as to complete unpreparedness of organization, matters which could have been put right in weeks rather than years.

THE inevitable conclusion is that in the months which preceded the Czech crisis the National Government was taking no serious steps to reinforce its diplomacy by adequate preparations; that it was completely unprepared to fulfill its obligations to France if the latter became involved in war through living up to its undertakings with regard to Czechoslovakia; that, in fact, the National Government had not the slightest intention of fighting at any time during the last crisis and was not seriously preparing to fight.

This is exactly what Herr Ribbentrop was reported to have told Hitler weeks before the crisis developed and is the reason why the crisis took the course it did take.

This contention is further supported by the revelations contained in Duff Cooper's speech following his resignation: "All our information pointed to the fact that Germany was preparing for war at the end of September. All recommendations agreed that there was only one way war could be prevented and that was for Great Britain to make a firm stand and state she would be in that war and on the other side. . . I had been urging mobilization for many days. . . I suggested it should accompany the mission of Sir Horace Wilson and I remember the Prime Minister said he thought it would be the one thing that would ruin that and I said I thought it was the one thing that would lead it to success." These revelations have been proven true. Prime Minister Chamberlain had no intention of reinforcing his arguments with force or threat of force; he was not preparing Britain for war. He intended being nothing but "sweetly reasonable" with Hitler. Why?

SIR NORMAN ANGELL gives us the answer in his brilliant article of October 1, in *Time and Tide*: "Our Government has yielded to aggression in the past not because resistance would have meant war, but because, as its supporters, and the exponents of its policies, have again and again quite openly and undisguisedly declared, they preferred the politics of the aggressor to the politics of the victim; preferred the triumph of the aggressor's cause to that of his victim; because the associations (as with Russia) which resistance would have in-



HAPPENINGS TOO FAST FOR THE EYE TO SEE are picked up in these photographs taken by R. M. Stevens of Montreal with the ultra speed flash equipment of the Massachusetts Institute of Technology. Top, left, a breaking balloon. The flash-actuating microphone is at the right. Note the long rent in the balloon. Right, spouting water is halted by the speed of the photography. Below, left, an exploding firecracker. Right, a bouncing rubber ball just before it begins its rise from the floor. The duration of the flash for these pictures varied between 1/50,000 and 1/75,000 sec.

involved, were more distasteful than the aggressor's triumph. No one who recalls for a moment the attitude taken by the bulk of the Government party, by such cabinet ministers as Sir John Simon, in respect of the invasion of China, Abyssinia, Spain, can with any fraction of good faith challenge those statements for one moment."

It is clear then that the National Government has not used British re-armament to bargain with the Fascist Dictators or to threaten them. Its cry for re-armament has primarily a political and economic objective—it is a smoke-screen.

THE "Inner Cabinet" must have discovered what Hitler discovered—fear of external foes, of impending war, is a marvelous political weapon which is capable of increasing the power of the Government, that will stoop to use it, rapidly to the point of dictatorship. It is also a useful economic weapon to tide over depression—for if it is difficult to finance great national projects of a useful, social character, all one needs is a sufficient degree of fear of war to loosen national purse strings and launch an orgy of spending for re-armament. It is not particularly important as to exactly what armaments are built, in what order, or for what purpose; as long as billions are spent, large profits made, industry booming, men employed in patriotic work, opposition silenced. The greater the fear the better this simple formula is likely to work. Hore-Belisha's words proving unpreparedness had a strange effect

on Britons, whose fine qualities of loyalty to elected leaders and inborn reserve and moderation are easy to exploit. Instead of crying "Betrayal" and demanding the immediate overthrow of the Government, they call for redoubling of the effort, more money, more power to the Government. That is how Democracy slides its neck under the yoke of Dictatorship!

I AM not writing in this vein simply to be smart or rude. As an exile who has received great hospitality and the privileges of British citizenship it would be more than bad taste for me to criticize or attack flippantly British statesmen or their policies.

I am making these serious charges because as an outsider who has come to admire British institutions and to understand the important historic contributions of the Anglo-Saxons to the world, and who feels that continuance of Anglo-Saxon leadership is essential to the steady progress of civilization—may to avoid impending disaster—I can see more clearly, than can the average Britisher from the inside, the tragedy of the collapse of British leadership.

The very first article I ever wrote for SATURDAY NIGHT, at the time of the Ottawa Imperial Conference, outlined the important historic role of the British Empire and its value to the world today. It ended thus: "There is a great hope that at Ottawa this inspired leadership will not be wanting; that the traditional British characteristics will triumph; that the principles of humaneness, tolerance, justice, compromise and progress will be upheld. A British Empire welded closer together by these principles may assume leadership in world recovery."

THE day that Great Britain and with it the British Empire definitely rejects that leadership and ceases to be the bulwark of democratic progress and of sane political and economic evolution and turns to uphold reaction, that day will spell the end of the Empire and its role in world history. Under George III, for this reason, she lost the most valuable part of her Empire. She learned from that experience and went on to build a second Empire larger than the first. But these opportunities are not often repeated in history.

I believe I speak for the large proportion of the people of Canada who are not of British origin, perhaps for that immense majority of the peoples of the Empire who are not Anglo-Saxon, when I say that the day when Britain abandons her ideals, and her world leadership in the name of those ideals, that day the intangible link which holds the Empire together will be snapped forever.

It is because I believe that the clique in control of the National Government of Great Britain has steadily undermined the ideals and influence of the British Empire that I oppose them.

I believe they are blind reactionaries who are interested in one thing only—preserving the old economic order intact, and fighting, not merely Communism, but the development of Democracy along the path of its natural progress.

A STUDY of the foreign and internal policies of the National Government leads one to the conclusion that the reactionary clique within the Cabinet has gradually triumphed and has more and more openly pursued a policy of active reaction.

While paying lip-service to the League this clique was taking deliberate steps to destroy its prestige. Sir John Simon during the first Japanese

aggression in Manchuria; Sir Samuel Hoare during the Ethiopian crisis; the manner of the conclusion of the naval agreement with Germany, and the handling of all the later crises, helped to destroy the League.

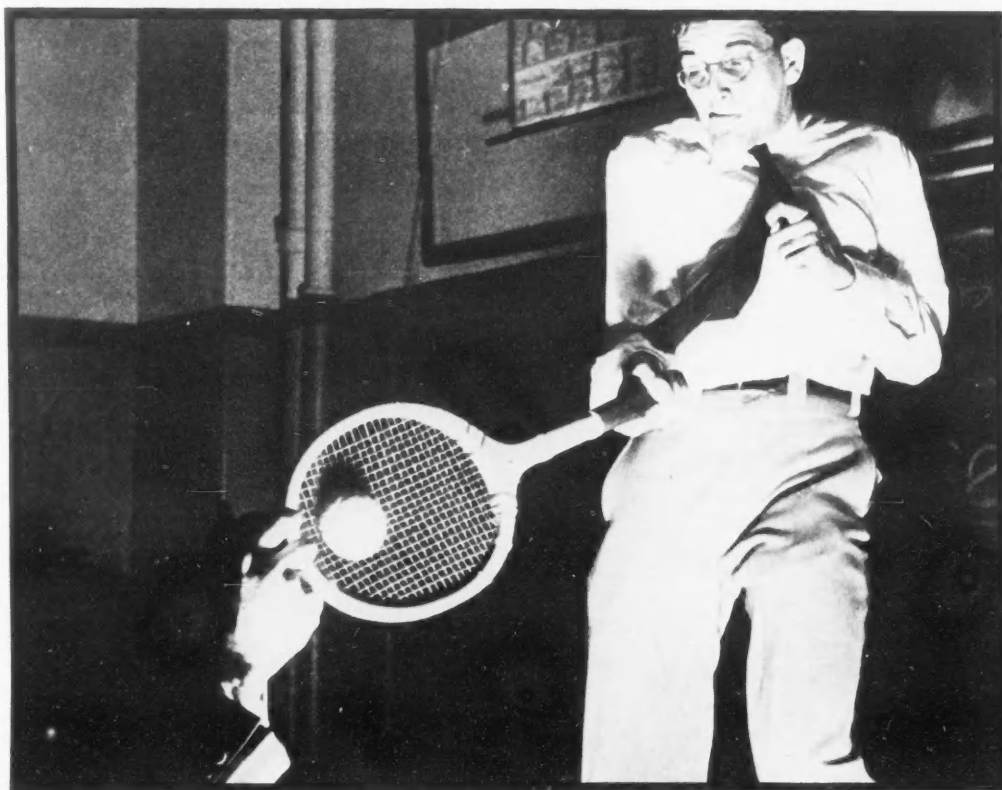
The reason for this is clear: Old reactionary Imperialists of the Chamberlain type could not stomach the League. As it became increasingly clear that the League in order to become effective had to be reformed, and Reform meant democratization of the League with greater responsibilities and less of Imperialistic dictation, the reactionaries decided to wreck it, and wreck it they did.

As Sir Norman Angell points out, the reactionaries never considered the Fascist Dictators their enemies. They had no intention of calling Mussolini's or Hitler's bluff for fear it would precipitate their downfall and would result, not in Communism for Europe, which is most unlikely, but in left-wing democracy which might lead to important economic and political repercussions in England itself.

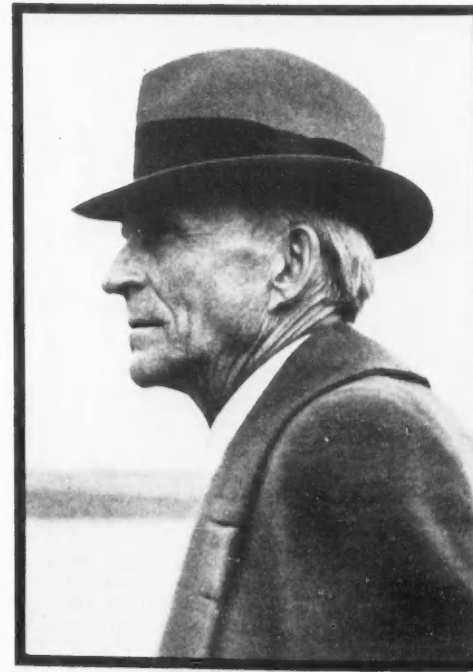
They believe they can achieve an understanding with the Dictators on the old lines of the balance of power and if necessary re-divide the world on some basis satisfactory to all of them—an old Imperialist basis.

If Britain and France lose some of their Imperial possessions in the process—what of it? It will be a cheap price to pay if Capitalism and Imperialism are saved, Socialism and Communism are crushed, and Democracy is chained.

The full measure of the iniquity of this policy can only be estimated if we realize that it can not possibly succeed in the long run. The result, sooner or later, will be more Imperialist wars and revolutions.



MODERN HIGH SPEED PHOTOGRAPHY. A tennis ball being hit, photographed at the moment of impact. The flash by which the picture was taken was set off by the sound of the blow which was recorded by the microphone held in the hand seen at the left. The picture was made by R. M. Stevens of Montreal, employing the ultra speed flash equipment of the Massachusetts Institute of Technology.



HIS CONFIDENCE UNSHAKEN. Henry Ford, photographed at Dearborn as he presented his 1939 models to a Press preview. Mr. Ford's views on peace made the continent's front pages and the week before he made significant labor news by his meeting with U.A.W. President Homer Martin.

Chinese Here Still Look Home

BY MARK K. SHUNG

EVERY ten years, in cemeteries throughout the Dominion, Canadians have watched groups of Chinese gathering the bones of their dead compatriots for shipment back to China, there to be reburied so that spirits need not rest unappeased in a strange land. The war that is going on in the Far East is a universal war for the Chinese everywhere. Those who know anything about Chinese living abroad will agree that this war means more perhaps, to them than to many Chinese living at home. To Chinese living in Canada the war means that their goal, their constant dream of returning to their native land, either in the flesh or in the spirit, is at stake. China has ever been their home and shall always be so in life or in death.

Here, by the way, is the solution of "Canada's Asiatic problem" so far as the Chinese are concerned. Canada will never have a Chinese problem. The call of the homeland is too strong in the race. The man in whom the ambition of eventual return to China does not exist is not Chinese. Chinese are grateful for the opportunity to work and learn in this land. They may develop great affection for Canada, but this affection can never exceed or even equal the deathless bond that ties them to their homeland. They have no ambition for permanent settlement here. They will return to China, many of them at an early age, especially if they develop qualities of leadership for their own race; others at a more advanced age but still in time to enjoy many mellow years in China. Some, unfortunately, suddenly stricken or unexpectedly short-lived, will make the journey in the coffins that leave Vancouver every ten years. But return they will. The Chinese have no heart for permanent settlement outside their own country.

TO CANADIANS, who may be somewhat surprised at this point of view, it may also be rather a surprise to hear that Canada has supplied hundreds of leaders in many fields to the China of today. Canada consciously trained some of these for responsible positions, in her universities and other educational institutions, but in the case of many others this country was not so conscious of herself as tutor. These are the ones to whom Canadian business and Canadian industry has offered forms of knowledge which academic institutions can never teach. Thus for three reasons—because of their intense attachment to their native land, because of the number of their friends and acquaintances who are now actively participating in the Chinese administration and military organization, and because they themselves are not without influ-



FAMED PARTY-GIVER. Elsa Maxwell, first (and only woman) speaker of six outstanding personalities appearing in the "Town Hall" series at the Eaton Auditorium. Elsa, whose unofficial title is Mistress of Unceremonies, speaks Monday evening, November 21, on "Today Society is Different."

ence in their own country even though they may be distant from her many thousands of miles,—the Chinese in Canada have an intensity of interest in the Sino-Japanese war which must be almost impossible for most Canadians to imagine.

YOU may find one or more of these Chinese who have gained education and knowledge of Western ways in Canada in every Province and in every progressive city in China. Some are high up in government positions. It is true that their leadership may not be as spectacular as that of some who have returned from the United States, but that is only because the United States has a larger Chinese population than Canada and because the relations between the United States and China were established longer ago than the relations between Canada and China.

The failure of many writers, who are considered experts on the Far East, to have a comprehensive view of the political and social conditions in the China of recent years would seem to be the result of their under-estimation of the influence and power in China of the Chinese living abroad. The Chinese Government has always recognized this influence and has facilitated the exercise of this power. As a consequence, the Chinese abroad have become one of the more important sources of financial support of their country in her emergency. The argument, of course, can be raised that such financial support takes money earned in the United States or Canada out of circulation in these countries, and therefore the Chinese as a wage-earner or small business proprietor is not the greatest contributor to the welfare of Canadian or American business. But even if this argument were sound the amount lost to local business would be a small price to pay for the friendly feeling toward America that results in such a vast nation as China. The argument of course can be refuted merely by pointing out that support from Chinese abroad enables China to be a better customer of America. The channels for this financial support have long been established. China, owing the initiation of so many progressive



"SETTLEMENT" IN SPAIN.

FROM WEEK TO WEEK

School-Teacher English

BY B. K. SANDWELL

ONCE in every two years or so we are seized with an irresistible desire to go to the mat with a school-teacher. The last time this happened, we think, we went to the mat with the whole executive committee of a nation-wide organization of school-teachers; and we have never repented of doing so. We now feel irresistibly impelled to go to the mat with Francis J. MacNamara, of Ottawa, who has written a letter to the *Ottawa Citizen*, and who must be a school-teacher because he tells the *Citizen* that he clipped a certain book review from *SATURDAY NIGHT* "intending to use it as a model in my matriculation composition classes."

The book reviews in *SATURDAY NIGHT* are not written to be used as models in matriculation composition classes. We do not know very much about matriculation composition in Ontario, but we do know that it is treated, and has to be treated, as if it were like any other subject upon which a hundred thousand examination papers can be read and marked by a couple of hundred examining readers, all of them applying an identical standard of merit, exact conformity with which will net the examinee one hundred per cent in marks.

This is a method which is perfectly satisfactory in arithmetic and Latin and botany, which are reasonably exact subjects; the answers in these subjects are either right or wrong. It would be equally satisfactory in grammar or syntax, if Ontario would condescend to teach those subjects, for they also are matters of rules and exactitude. But it is wholly unsuited to English composition, which happens to be an art. It follows, therefore, that what the students are examined in under that title is not really English composition, but a special kind of composition invented for the purposes of matriculation. It is exactly what Mr. MacNamara calls it, matriculation composition.

Mr. MacNamara is Cuckoo

NOW why Mr. MacNamara should have supposed that a book review in *SATURDAY NIGHT* would be a good model, not for composition, but for matriculation composition, is more than we can understand. But he speedily found out that it was not; and thereupon he wrote to the *Citizen* to denounce us and our reviewer for using what he describes as "faulty English." And this is what we want to go to the mat with Mr. MacNamara about. We admit most readily that this particular review, together with the article which we are now writing and most of the rest of the contents of this illustrated weekly (especially those parts of it which are written by masters of literary style like Mary Lowrey Ross, Cynthia Brown, P. O'D., Mary Quayle Innis, Audrey Alexandra Brown, Morley Callaghan and W. S. Milne), would not get one hundred per cent in a matriculation examination. But we have not the slightest desire that it should; and the idea that because it would not get one hundred per cent at matriculation it is therefore "faulty English" fills us with consuming wrath. If Mr. MacNamara thinks that we are trying to edit this illustrated weekly in good matriculation composition English he is completely off. In plain non-matriculation English, he is gaga, cuckoo, and very, very far astray.

HERE is the "faulty English" to which Mr. MacNamara takes exception in the name of matriculation composition:

(1) "Andrew is a Suffolk schoolmaster fed up on school-teaching."

(2) "Andrew becomes assistant to a lion-tamer in a French circus who has helped him to escape from Spain."

(3) "The best part of the story is the accounts of etc."

Here are the exceptions that Mr. MacNamara takes:

(1) "We teach our students not to use slang but precept is useless without example." Well, Mr. MacNamara, you may doubtless you must teach your students not to use slang in matriculation

composition, because the examiners would not know whether they were using it effectively or not, and would have to take off marks no matter how brilliantly it was used. But if you teach them not to use slang ever or anywhere, you are teaching them to petrify the English language and to shun the example of almost every great writer that ever wrote in it; and the only consolation is that there is not the slightest danger of their ever learning to obey you.

(2) "According to this sentence the circus is the person who aided his escape." There is no rule in the English language requiring the relative pronoun to follow immediately after its noun. The Bible is full of such separations. We dislike the idea of telling the would-be matriculants of Ontario that the sentence, "There was a man sent from God, whose name was John," is "faulty English" unless it means that John is the name of God. And we should think that it must be very difficult for a would-be matriculant in Ontario, who wants to pass the composition examination, to describe himself if he is not allowed to use the phraseology which we have just used, and which we maintain to be just as good English as anything that Mr. MacNamara ever wrote.

(3) "This is too obvious for comment." We hope this does not mean that Mr. MacNamara finds difficulty in explaining just what it is that he finds wrong with it. The practice of connecting a singular noun and a plural noun by a form of the verb "to be" is extremely common, extremely ancient, and absolutely necessary for clear and easy expression. There is nothing wrong, either grammatically or factually, with the statement that the vagaries of teachers of English are an important reason for the lack of literary taste and discrimination in the rising generation of Ontarians. There is nothing wrong, either grammatically or factually, with the statement that the worst part of the matriculation system is the outrageous limitations which it imposes upon the free and expressive use of the English language by the unfortunate students, who have to be coached to write a special and "precious" sort of English in order to get marks, and who are assured by their instructors that no other sort of English is right or tolerable. It is no wonder to us that vast numbers of them never thereafter dare to write anything at all.

Freedom of Expression

NOW that we have got to the end of this article we realize that our indignation is not against Mr. MacNamara personally, since he may be in all other respects a very able, as he is undoubtedly a very conscientious, teacher. It is against the system. It is against the whole idea that the efforts of young people to express themselves in English must, in Ontario schools, be cramped and paralysed by a set of rules extending far beyond the requirements of grammar and syntax. Not a single rule of grammar or syntax is violated by any of the examples denounced by Mr. MacNamara; all that they violate is some imaginary precept of "accepted usage" which may or may not be valid for a formal essay in conventional tone on a serious subject (though we do not admit even that concerning the second and third examples), but has no relation to any other sort of writing. How are the pupils, thus instructed, ever to realize that the English language is a living thing, growing under their hands and those of their contemporaries, suiting itself to new requirements, constantly putting forth new forms of expression which succeed and live if they express well what needs to be expressed, and die if they don't?

IF WE must have "matriculation composition," for goodness sake let us make the pupils understand that it is a special sort of composition invented solely for examination purposes, and not to be used in writing letters home, or articles for *SATURDAY NIGHT*, or the great Canadian novel, or anything whatever in which successful expression is really important.

changes and even her very birth as a Republic to Chinese living abroad, has for many years sent special envoys to the Chinese residents of North America and of various states and islands in the Pacific. These envoys are an important reason why Chinese abroad are so intimately informed of affairs at home.

IN TORONTO'S Elizabeth Street, or anywhere else in Canada where a conversing Chinese group may be found, the main subject of conversation is always the war. And the word that is most frequently heard is "unity," "unity," and more "unity."

You hear it in laundries, in restaurant kitchens, in stores, on the street. The word next in importance is "organization." It is repeated almost as frequently. Many Chinese in Toronto go down to Elizabeth Street every night to hear the war news of the day. Some stay until the early hours of the morning to hear what the morning paper has to say. Those of their compatriots who have just returned to Canada from China are invariably met with a continuous flow of questions wherever they go. "How do they take it?" "Are they afraid?" "What does this or that Chinese city look like now after the bombing?" What they all want to hear and

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what they are always told is that China has no fear and will win the war. If the person who is questioned is uneducated his reply may be based merely on his hope, but if he is educated he will take the trouble to explain why China has no fear and why she will win the war in the end.

IN SPITE of all these intense feelings about the war, the Chinese in Canada would not be true sons of their race if they were not able to mingle with their war talk and everyday philosophy plenty of laughter and good humor. They still love their festivals, but they are a practical people and the celebrations are now curtailed so that more funds can be sent home. For example, the old Chinese New Year was and still is the most important occasion of the year for thousands of Chinese in Canada. The New Year festival used to take nearly a month to celebrate, and so rich in tradition are the Chinese people and so ingrained are these traditions that ordinarily nothing can stop them from celebrating it to the full. But this year the old Chinese New Year was not celebrated as usual in Toronto. For most Toronto Chinese the festivities were on a very small and economical scale, the New Year dinner of the writer and four friends, at a cost of three dollars for the five of us, probably being typical.

On the evening of the New Year we went to a chop suey house for our dinner. The place was full with others celebrating in the same limited way. There was much laughter and humorous chiding of each other. This atmosphere one would find almost without exception in any Chinese tea house.

ALLITERATIVE ALLERGY

THOUGH I love little pussy—her coat is so warm—
Whenever I breathe her she does me great harm,
I may not eat cabbage in salad or slaw,
Or sup on a carrot confection or raw,
When others drink coffee—alas for poor me!—
I must meagrely sip at a cup of weak tea.

For I am allergic. My system combats
Carrots and coffee and cabbage and cats.

JOYCE MARSHALL

"Tan, did you send any money home for the family's New Year?" inquired one friend of another. "Ha," replied Tan, giving a short laugh, almost too shy to admit that he was dutiful enough to remember his family for the New Year. "Little as one is able to send now he must even send that little."

"THOSE Japs spoil everything!" burst in a voice from the next table. "How can there be a proper celebration of the New Year at home this year?"

"With those airplanes of the enemy flying overhead, nobody will dare even to light a firecracker," said someone.

"What's the use of worrying?" said another. "Let's get something good to eat and enjoy ourselves while we can."

"You are selfish!" retorted half a dozen voices in tones of mixed anger and friendliness.

"What you misters will have?" come the friendly and familiar tones of the waiter.

"A bowl each, abalone and sea slug," one of us says with a smile. The rest of us enjoy the joke, for abalone and sea slug are the most popular aristocratic dishes for special occasions. They are moreover not the kind of dishes that can be ordered on a moment's notice. So we ordered bean cake soup, steamed fish, fried shrimps, almond chicken and roast duck—Chinese style,—and of course rice. The only uncommon dish was lotus seed in thin sweet syrup, a sort of dessert.

The conversation was free and easy. There were reminiscences of feasts that had been enjoyed in Canton, Hong Kong and Shanghai, and sometimes there was a bit of bragging about particular dishes of various local districts. But we found the common foods at the Toronto chop suey house as enjoyable as those uncommon ones, and there was no regret expressed that we were not enjoying an elaborate repast unless it was expressed humorously.

When the Chinese can be so intense, so serious, even so worried, yet still retain their delight in practical jokes, in manoeuvring each other into amusing predicaments, in laughter and humor, is it any wonder that many people other than Chinese agree with them that China can never be conquered?



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WEEK IN CANADA

Parliament Called for January

BACK from a six weeks' holiday in the West Indies, Prime Minister W. L. Mackenzie King emerged from the first cabinet meeting since his return to announce that Parliament would meet in the first or second week of January. As regards the legislative program, Mr. King stated that "very careful consideration" will be given to matters of Canadian defence. With typical reticence he refused to elaborate on his statement, although later unofficial reports had it that the new Canadian arms budget would show an increase of \$15,000,000 or \$20,000,000 to be spent on an enlarged air force, coastal defences, and may include mine sweepers and the building of military air bases in the St. Lawrence—on Anticosti Island—and on the Pacific coast.

Before the end of this year three overseas posts will probably be filled said the Prime Minister. New Canadian Ministers are to be appointed to Paris, Brussels and The Hague. The retirement of the Hon. Philippe Roy left the Paris post vacant, and the other legations were created at the recent session of parliament.

FIVE days after his announcement that Parliament would sit in January, the Prime Minister issued a bulletin to the effect that Their Majesties King George and Queen Elizabeth would arrive at Quebec on May 15 on board H.M.S. Repulse. They will spend twenty-six days on the North American continent. A simultaneous official announcement from Buckingham Palace stated that Their Majesties' itinerary will include a visit to United States President Franklin D. Roosevelt at the White House, after which they will return to Canada to sail from Halifax about June 10. It is understood that if the legislative business of the Canadian Parliament is not concluded by the time Their Majesties arrive the House will be adjourned and the business completed later in the year.

FOR almost a year Canadian political kibitzers have been impatiently awaiting the announcement of the conclusion of the proposed trade agreement between Canada and the United States. Last week, timing his announcement so that it came on the anniversary of the 1935 agreement which was concluded on November 11, Prime Minister King made the statement that the new Canada-United States agreement had been concluded, the terms to be made public "in due course." Said Mr. King: "On this third anniversary I am happy to be able to state that an early announcement may be expected that an agreement, on broader and more comprehensive lines than that concluded three years ago, has been reached in our further trade negotiations with the United States." The agreement is for three years and to be continued thereafter, subject to six months' notice on the part of either country of a desire to terminate its provisions.

Refugee Industries

SASKATCHEWAN has large clay and sand glass deposits which have been relatively unexploited. Czechoslovakia has large numbers of workmen skilled in the making of glass and pottery who have been deprived of work through German occupation of Sudetenland. Last week there seeped through the heavy shroud of departmental secrecy reports that these Czechoslovak workmen may be brought to Canada to develop Saskatchewan's clay and sand deposits, so providing Canada with a new industry.

Acting under governmental instructions, Canadian immigration chiefs of the Canadian Pacific and Canadian National Railways proceeded to Prague to size up the Czechoslovakian situation. The Canadian government is not prepared to finance any movement, but it is reported that many Czechoslovakian industrialists, who, with their employees have been compelled to abandon their industries and homes, possess sufficient capital or credit. Skilled workers do not qualify under the immigration laws which restrict immigration from Central Europe but a special order in council can be passed to allow such workers to come to Canada. There already has been an influx of skilled technical men from Central Europe to Canada where they have taken up positions in manufacturing concerns. Hardly a week passes that provision is not made for some skilled technician to enter Canada.

Personalities

SIR FREDERICK BANTING, co-discoverer of insulin and noted cancer research worker, was voted Canada's Greatest Man in a straw-vote which covered a comprehensive cross-section of Toronto citizens. Premier Mackenzie King was second.

Rt. Hon. R. B. Bennett is no piker. Previous to Dr. Manion's recent election to the Federal House, he was not entitled to draw the \$10,000 salary as leader of the opposition. Entirely of his own volition, Mr. Bennett endorsed his \$833 monthly cheque to Dr. Manion.

Captain Donald Bennett, who flew the pick-a-back plane "Mercury" from Foyne, Ireland, to New York, via Montreal, received the Johnston Memorial Trophy, awarded annually by the British Guild of Air pilots for the best aerial feat of the year.

Peter Bercoitch, K.C., Liberal and eminent Jewish public tribune was elected by acclamation from the St. Louis, Montreal, riding to the Federal House.

Back to Canada came Hon. Randolph Bruce, retiring Canadian Minister to Tokyo and one-time Lieutenant-Governor of British Columbia.

Taken ill during the budget debate in the House of Commons last June, Finance Minister Dunning last week had recovered sufficiently to take over a part of his government duties. He convalesced in Prince Edward Island.

Lord Elgin and Lord Middleton with their families arrived in Canada to act as judges of livestock at the Royal Winter Fair in Toronto. Lord Elgin is the grandson of that Lord Elgin who was Governor-General of Canada.

Re-elected as Mayor of Edmonton was John W. Fry, over three opponents.

Dr. W. F. Geddes was appointed professor of the division of agricultural bio-chemistry, University of Minnesota. Since 1933 Dr. Geddes has been chemist-in-charge of the grain research laboratory of the board of grain commissioners in Canada.

Two Conservatives, Dr. R. J. Manion, National leader, and Karl Hornum overwhelmed all opponents in Federal by-elections in London, and Waterloo South, Ontario, respectively. In a Brandon, Man., Federal by-election, James E. Matthews, Liberal, defeated George Baubier, Conservative.

Five doctors were on hand last week to help remove the tonsils and adenoids of the Dionne quintuplets. Canada's Famous Five are doing well.

Lieut.-Commander H. W. S. Soulsby was appointed Commander of the Royal Canadian Navy Ship, Comox; Lieut.-Commander M. A. Wood Commander of the R.C.N.S. Armentieres; and Lieut.-Commander H. Kingsley Commander of the R.C.N.S. Natooka.

Obituaries

BERNARD, Rodolphe, Montreal, prominent lawyer. Bowles, E. R., Toronto, conductor of the Toronto Male Chorus for more than 20 years (65). Curtis, D. S., New Westminster, B.C., pioneer druggist, one-time Mayor and councillor of Royal City (82). Houston, Dr. Peter J., Toronto, chief of the eye, ear, nose



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GUARDIAN OF CANADIAN HOMES

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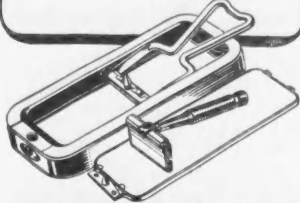
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and throat section of the Eastern General Hospital. Johnson, George Hope, Calgary, pioneer and veteran Calgary Herald newspaperman (82). Letourneau, Hon. Lois Alfred, Member of the Quebec Legislative Assembly for LaSalle (65). McPherson, Judge A. N., Winnipeg, formerly of the county court (89). Neveu, Rev. Romeo, Montreal, superior of the Gentlemen of St. Sulpice Order. Pickett, Harry H., London, Ont., former managing editor of the old London Advertiser (79).

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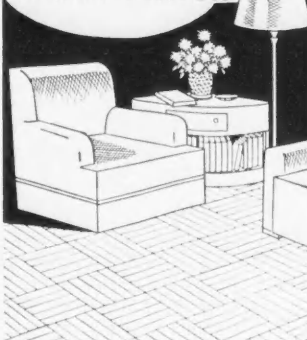


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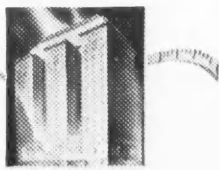
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THE NATION

Mr. King is Sentimental

BY R. W. BALDWIN

LAST Friday the Rt. Hon. W. L. Mackenzie King, in morning coat and top hat, walked from the steps of Ottawa's Parliament Buildings to his office in the East Block. He had taken his official part in the still significant Armistice Day ceremonies. He had taken the salute of graying war veterans and boyish militia men. It had all gone off with the usual clock-like precision and dignity fitting the occasion. But Mr. King was a disappointed man.

Three years ago he had been able to inject a new overtone into this Armistice note with the announcement of the Canadian-American trade treaty, hailed as another emblem of peace between the two countries. But for delays and hitches at Washington November 11, 1938, would have seen the completion of an even wider move for world peace—an Anglo-American-Canadian pact. He had been thinking of and hoping for just this thing for weeks. Now, as he sat at his desk with the hope blasted, he couldn't forget it. He couldn't push aside this thought of another double anniversary.

So Mr. King, ignoring the usual secretarial channels of communication, reached for the telephone and called an Ottawa newspaperman. Could he round up a few of his colleagues and spare the time to come to the Prime Minister's office?

"On this third anniversary," Mr. King told the newspapers, "I am happy to be able to state that an early announcement may be expected that an agreement on broader and more comprehensive lines —"

A FEW groups in Ottawa tried to read some special significance between the lines of the Prime Minister's announcement. Some said there had been messages from Washington that the treaty had actually been completed. Others began predicting terms far more radical than anything so far expected. Both guesses may still prove correct but if so it will be a pure coincidence.

The Armistice Day statement, we are reliably informed, was made because Canada's Prime Minister is, at heart, a sentimentalist—because in common with thousands of other Canadians he loves anniversaries.

AN ATMOSPHERE of remote respectability hovers around the Roxborough apartment block. No signs forbidding peddlers and canvassers are needed at its doors to ensure the seclusion of its tenants. The subdued light of its thickly carpeted lobby seems somehow enough to frighten off the gate crashers.

Among its many functions in the life of Canada's capital city the Roxborough has provided the shell into which the Rowell Commission crawled a few months ago after its long exposure to the bewildering, conflicting demands of Canada's nine provinces. When it emerges, as it may conceivably do within the next two weeks, there are indications that the provincial politicians are going to get a mild shock.

For weeks now the Commission, hidden away in its cream-tinted apartment suite, has been able to deal with Canada's family relations problems in the light of cold, hard-headed reason. Day by day it has been studying the picture presented by its band of economists hired to write the first complete symposium on Confederation and all its works. Now and again a deputy minister or commissioner has been summoned from Parliament Hill to testify. Briefs have been edited, amended, rewritten and government presses have been at work at top speed to get the printed volumes of economic research off to provincial governments in time to allow a period of study before the Provinces make their second appearance before the Commission.

OTHERWISE Ottawa has been paying little attention to these cloistered sessions. But Ottawa and the Dominion are likely to wake up some morning and find that this commission has done the thing that its critics never believed it could do—that it has actually produced a modernized basis for Confederation.

The first step in this achievement, it is reported, can be seen in the revised findings of the economic experts which are said to have reduced provincial rights to a common Ottawa denominator. In other words the needs of each Province can for the first time be measured by a national yardstick, and may differ radically from the pictures presented to the itinerant Commission earlier in the year.

The Commission is not yet accepting these findings as its own. It may never accept some of them. But in its invitation to the Provinces to present final arguments it is saying in effect: "Here is a prima facie case. What have you got to say about it?" It will no longer be disposed to hear the pleas and demands of all comers.

QUITE apparently some of the Provinces are going to have nothing to say—for the present. They intend to hold their ammunition until the report is presented to Parliament, or better still when the attempt is made, as it will be, to crucify it on the election hustings. Manitoba, the Maritimes and British Columbia are reported ready to co-operate with the Commission. Others may follow.

But one thing is plain. Whatever may happen to the report later there is a determination now to get it pushed through at the earliest possible moment. This, it is predicted, may mean the end of February or the beginning of March.

There are some too who see the Government's hand behind this demand for speed. Mr. King, last week, again hinted that 1939 was to be election year and intimated that no

circumstances, not even a Royal visit, would be allowed to curtail the business of Parliament. Consideration of the Rowell report will be one of the major items. After the flourish of trumpets with which the Rowell Commission was heralded more than a year ago, Mr. King and his cabinet are not likely to go to the country without at least taking a stand on the future course of Confederation.

THERE is another thought, it is believed, in the cabinet mind. The Commission might conceivably point a way out of the present deadlock which has blocked unemployment insurance. The Government is as determined as ever that this legislation must come, with or without the consent of the provinces. At the moment the Privy Council decision has ruled out the second alternative. If social insurance can be used to popularize the commission and its



UACHTARAN NA HÉIREANN
(PRESIDENT OF IRELAND)

BAILE ÁTHA CLIATH
(DUBLIN)

Oct. 15, 1938

a chara
Many thanks
to you for sending me
proof of Wilmer Duff's
article and the inter-
esting (to me) photographs.
I am writing to Duff
to Federation - I hope
we will see the letter from
you with thanks
Douglas Hyde
(Rm Quorbin)

"PRESIDENT OF IRELAND." Letter from Dr. Douglas Hyde to the Editor of Saturday Night; note that the letterhead uses "Ireland" for "Eire", a usage which is not recognized by the British Government.

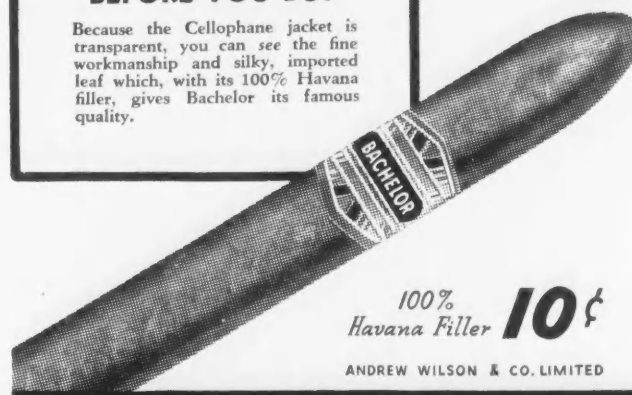
works it might help a lot in an election campaign.

This need for speed is believed likely to confound the hopes and demands of those who insist that the Rowell-less Rowell Commission should have a new chairman. It is hard to see how such an appointment could be made without delaying the report by nearly two months. The new chairman would have to familiarize himself with the detailed evidence of nearly a year, would have to read and consider thousands of pages of briefs, in order to equip himself for leadership. Otherwise the Government would be merely purchasing a signature in an effort to give prestige to the report. And men of Mr. Rowell's calibre are no more likely to accept such an appointment than they would be to lend their names to a company promotion.

ASIDE from the possible loss of prestige, there is evidence that the work of the Commission has been proceeding satisfactorily despite Mr. Rowell's illness. There is no lack of leadership quality in Canada's aggressive author and editor, John W. Daffoe. No other Canadian newspaperman has attained the position of national and international respect held by this westerner. Even if Mr. Rowell's progress is not rapid enough to allow any participation in the report Mr. Daffoe's signature need not be hidden under a bushel.

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THE LONDON LETTER

The Truth Begins to Come Out

London, Nov. 1.

BY P.O'D.

POLITICIANS are always being accused of dodging unpleasant truths entirely, or of wrapping them up in a verbiage so majestic and meaningless that the average man has no chance of finding out what is wrong or who is to blame. Especially who is to blame.

No doubt the accusation is justified. Politicians have a special language of their own, just as diplomats have, and musical critics, and baseball reporters. But there are exceptions—sometimes quite distinguished exceptions. Occasionally a politician unburdens his soul in language that would be blunt coming from the skipper of a barge.

Listen to Mr. C. W. G. Eady, for instance, the Deputy Secretary of State, addressing a gathering of Naval, Military, and Air Force officers in London the other day. He was talking to them about Air Raid Precautions—you know, A.R.P.—during the recent crisis.

"We had no illusions about the state of unpreparedness of the country," said Mr. Eady. "We are not prepared. We have hardly begun to prepare. We do not know how all the failures that occurred during the crisis can be avoided next time."

Mr. Eady went on to say that the regulations issued by the Government on the subject were "probably the sloppiest regulations ever produced by any Government Department."

"I do not think," he added, "we have been very wise or skilful, and perhaps not very intelligent, in the appeal we have made to the masses of the people about A.R.P."

No, friend reader, Mr. Eady is not a

bitter foe of the Administration, taking advantage of the opportunity to give it a hearty kick under the coat-tails. Mr. Eady is himself the head of the A.R.P. Department at the Home Office! He is in effect flicking up his own coat-tails and issuing an invitation to the public to do whatever the circumstances seem to require.

But you can't, of course—not when a man really asks for it like that. All one can do is to commend Mr. Eady for his honesty and frankness, and hope that his example of naked confession will not become too general. Dash it all, we must be left some of our illusions! What if they all start telling the truth?

Value of Graft

YEARs ago some cynic or other—there are so many it really doesn't matter—came out roundly with the proposition that real civic improvement is generally due to graft. He took as one of his examples Central Park, New York. Nearly everyone who ever had anything to do with it, he pointed out, did his best to rob the community. Most of them succeeded. And yet, if the amount of graft were multiplied ten times, it would still be nothing to the value of Central Park to the people of New York. And no graft, no Central Park! A really honest and careful City Council wouldn't have spent the money on it.

I have been reminded of this principle and example lately, while reading about the efforts to get the Government to do something about the Westminster House site. Some three

years ago Westminster House, on the west side of Parliament Square, came into the market. To prevent its being grabbed up by real-estate speculators for the erection of an office building, the Middlesex County Council, with a quite amazing display of public spirit, jumped in and bought it.

I say "amazing," because it really wasn't their pigeon, though their own County Hall is nearby, and they naturally disliked the idea of its being dwarfed by some huge new structure. Their chief purpose was to save for the nation an Imperial site of the utmost importance. And they went down into their "dips" to do it.

Menace of Honesty

THE assumption, of course, was that the Government would take the site over, in conjunction with the London County Council and the Westminster Council. But so far not a darn thing has been done about it, in spite of the efforts of what is known as the "Amenities Group" of the House of Commons.

"Oh, no," says the Government virtuously. "This is a purely municipal matter, and national funds must not be diverted to such purposes. It would certainly add enormously to the beauty and impressiveness of the approaches to Westminster Abbey and the Houses of Parliament, but there is nothing, nothing whatever that we can do about it."

What they are really waiting for, presumably, is for the National Trust or some hastily formed committee of wealthy and patriotic citizens to come forward with the necessary bullion—or for the Middlesex C.C. to go on carrying the baby.

But the M.C.C. is getting thoroughly peeved. They have just received a very remunerative offer for the site. The plan is to build a huge block of offices on it, and the M.C.C. have given the Government just a month to come across—or forever after hold their penurious peace.

It seems incredible that such an outrage as the erection of a huge office-building on that site should be permitted. But you never can tell—not in a really honest country.

Oh, for a bunch of good, hard-boiled, alert, go-getting New York grafters! The whole thing would have been settled years ago—to their private gain, admittedly, but also to the immensely greater gain of the whole nation. This stern honesty can be a public menace.

Shakespearean

LAST week I took occasion to write about the eightieth birthday of that Grand Old Boy, John Burns. This week another G.O.B., Sir Frank Benson, the Shakespearean actor and producer, is celebrating his eightieth anniversary, and I feel that something should be said about it.

Benson and Lilian Bayliss, between them, did more to spread and keep alive the cult of Shakespeare in this country than any other two people of their time. And he, like her, did it against odds that would have crushed anyone less courageous and tenacious, and less possessed of a consuming enthusiasm. Miss Bayliss made Shakespeare familiar to the poor of London. Benson made him popular in the small towns and villages of the countryside.

Tomorrow there is to be a special broadcast by the B.B.C. in honor of Benson. Among other items, Nancy Price is to give some of her personal recollections of him. And Nancy ought to know! She ran away from school to join his company. Leslie Banks is also to tell of his experiences as a member of one of the Benson companies, touring through all sorts of tiny places in Scotland and Wales. It was a hard school but a splendid one.



AN INSPIRING OUTLOOK on the Eiger, Monch and Jungfrau may be enjoyed from the Schynige Platte Railway near Interlaken in the Bernese Oberland, Switzerland.

—Photo W. Ehrli, Kilchberg, courtesy Swiss Federal Railroads.

Great Trainer

THE mention of such distinguished players as Nancy Price and Leslie Banks is a reminder of the great work Benson did for the English stage in the training of actors and actresses. He himself has spoken of his companies as a "traveling theatrical university." They were all of that. As an actor he was not really first-class, though very sound and accomplished, but as a trainer he was magnificent. The subsequent careers of many of his young players are there to prove it.

Benson was asked the other day what he thought of Shakespeare in modern dress. He said he didn't like the idea very much, though there might be something to be said for it. But, in any case, it didn't seem to him very important. It isn't the clothes

that matter, he pointed out, but the words of Shakespeare.

"Speak them well," said this wise old man, "and the poet will do the rest."

So saying, he probably put his finger on the real reason for this modern craze for Shakespeare in plus-fours and the gowns of today. Our modern actors don't know how to speak the lines, and the only thing to do is to put them into clothes that will distract the attention of the listener from their cheap and slovenly diction.

In that sort of costume you can speak the poetry of Shakespeare as if you were mumbling the epigrams of Mr. Noel Coward—at any rate, without being hooted off the stage. The traditional costumes and settings would give the whole show terribly away.

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THE NEW YORK LETTER

Sir Galahad Goes Back to Work

BY JOHN E. WEBBER

A YEAR ago, as a Sir Galahad, in quest, if not of the Holy Grail, at least of something more holy in civic politics, Thomas E. Dewey was elected District Attorney of New York County. No knight-errant ever took the field with more hope of success. Democrats, Republicans and Labor Party alike flocked to his standard. His politics, if he had any, were unknown or disregarded. His independence, his courage, his zeal for public service, his flaming sword had inspired the imagination of an otherwise lethargic and cynical electorate. His spectacular achievements were known. With brilliant success he had drawn the sword on evil in high places and low, and toppled many a giant to the ground. His shining armor lighted hopes long dead.

Four years before this the same forces of righteousness that were now behind him had wrested control of the city government from a corrupt Tammany and turned it over to that sterling little warrior, Mayor La Guardia. Regeneration of city politics was well on its way, corruption somewhere in hiding or flight. Only one stronghold had not been taken. Tammany was still in control of the prosecutor's office and the courts. Crime that touched its domain and came under its protection could not be reached. Grand juries might probe and indict, but prosecution was up to the District Attorney, conviction to the courts. One grand jury, since known to fame as the "runaway" grand jury, had the courage to point out the impasse to the Governor and ask that the lax Tammany prosecutor be superseded. The Governor lent an attentive ear and appointed Dewey. And with what sensational success he prosecuted rackets and racketeers, in the capacity of Special Prosecutor, is now history.

For Four Years

WHAT more natural than that when opportunity came, as it did in the municipal elections of last year, to supersede permanently the Tammany prosecutor, Dewey should become the choice? And so, on a ticket headed by Mayor La Guardia, backed by the Fusionists, Republicans, Independent Democrats and

The Uphill Fight

THE campaign revealed him as a shrewd and clever politician but not as the Sir Galahad of former battles. He made a gallant uphill fight and even had the result in doubt. But the cloak of righteousness could not conceal the party label. Deserted by Labor and Independent Democrats who had put him in office, his following was reduced to Roosevelt haters, Jew baiters, Samuel Seabury and Republicans, and these did not prove enough.

There was also the suspicion that Tammany might support him, for the Old Tiger would rather see Dewey in hell or in Albany than in his present post. And the majority that elected Lehman, compared with the normal democratic majority polled on that day, does not remove this suspicion. Crime stories he had told in the interest of public morality heretofore were not the same when told in the interest of party advantage. When he pointed to the corrupt democratic machines in Albany, Buffalo and New York to whom his opponent owed his nomination, those who remembered the Barneses and the Tom Platts of the Republican era, the corrupt Republican political machine that Hughes had to smash on his way to power, could only smile. When he pointed to Lehman and Roosevelt as mere screens for corruption behind the scenes, smiles grew broader. Why else had he himself been chosen for the respectable role he now played? He might swallow the whole democratic program of social justice, as he did, but behind him, as everyone knew, were the reactionary forces out to sabotage New Deal legislation and strike a blow at the Washington administration. Beneath the surface



SCHOLAR. Peter, son of Mr. and Mrs. J. D. Williamson, of 118 Hillsdale Avenue West, Toronto, who recently won the Principal's Competitive Open Entrance Scholarship for 1938-39 to St. Paul's School for Boys. Peter is 8 years old, has been a "Paulite" for two years and was successful in winning this scholarship over all competitors both inside and outside the school.

it was a fight for 1940, and although he pledged his word to finish his term (this time) as Governor, everyone knew that the Republican party if successful would again turn to him in that year. Now they will have to turn to states where they were successful.

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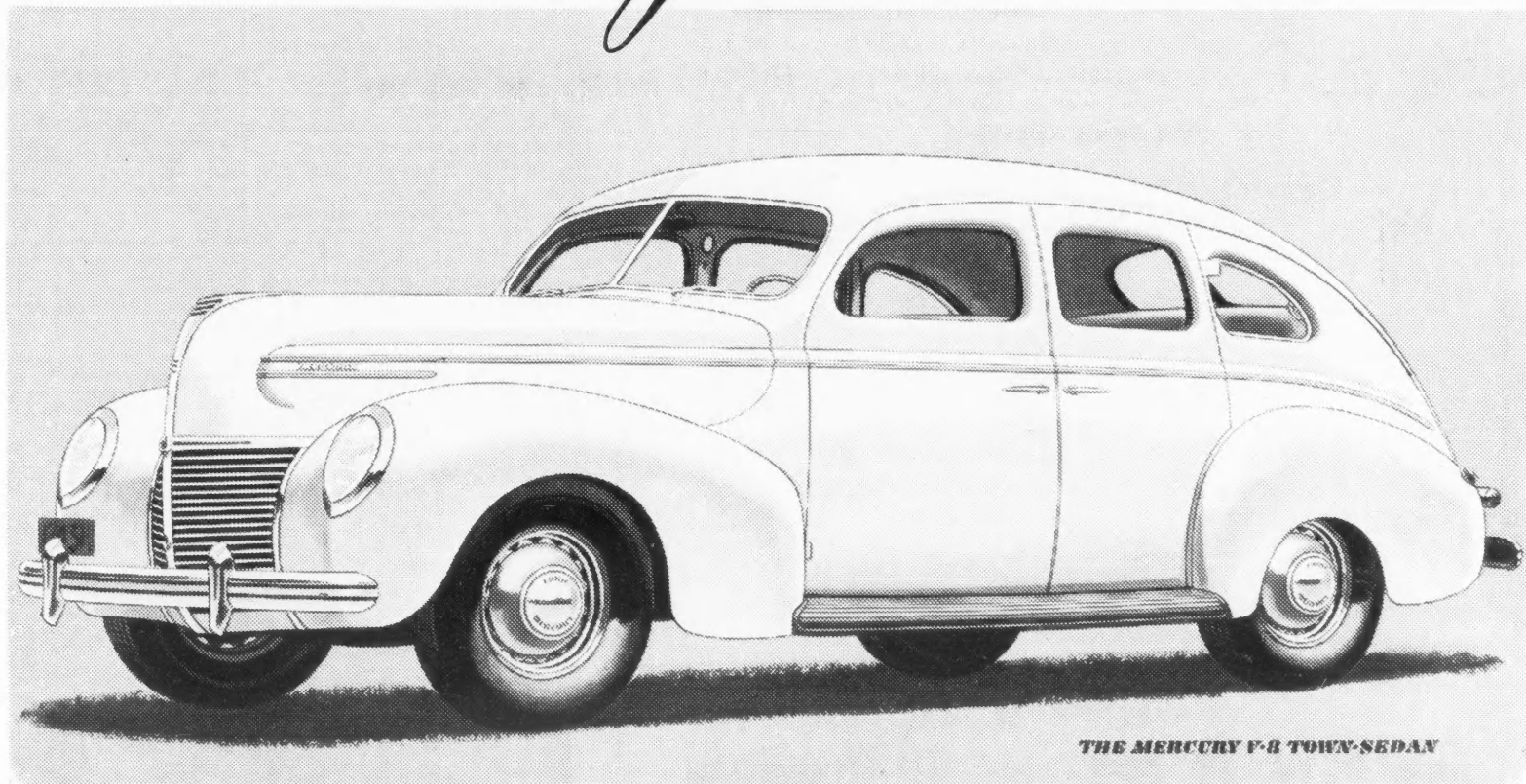
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MOTHS

LIKE disembodied ghosts
Who seek the light,
The moths are flying near
My lamp tonight.

Upon their wings they bear
The dust of earth,
From whose drear maze they
climbed
To their rebirth.

In through the broken dark
They silent came,
To flutter madly 'round
This tiny flame.

When life shall be no more,
God grant that I
Find rest beneath the sod,
Nor wish to fly.

Calgary, Alta. ELIZABETH GABBUTT

Labor, he was elected and Tammany dethroned in its one remaining office, the office it coveted and needed most. And on January 1, 1938, with fitting ceremonies and amid public rejoicing, the Sir Galahad of civic purity and Knight-Errant of public morality was sworn into that office for a four-year term. Hope grew and every promise of that campaign seemed about to be fulfilled when, a few months later, he brought James J. Hines, a powerful Tammany district leader, to trial as the hired protector of the "Dutch" Schultz gang. The promise to uncover an unholy alliance between crime and politics had been kept.

Annoyed Knight

THE STORY of that trial is still fresh in the public mind. Into an arena set for Knighthood's finest flowering, our hero rode, the plaudits of the multitude in his ears, the fierce light that beats upon a throne pouring down upon him. Perhaps the light was too fierce, for it disclosed chinks in the armor, and through the chinks we saw very human frailties. Perhaps the rules of combat dismayed him. Heretofore he had made his own rules, and judges who, like himself, were more persuaded by public interest than legal technicalities had smilingly acquiesced. The judge in this combat, however, was scrupulously technical and called all fouls, even the minor ones. The result was constant wrangling in the umpire's corner instead of tilting in the open field. In these wrangles our Knight did not always shine. An annoyed Knight is at the same disadvantage as a frowning beauty, as an experienced adversary saw.

Watching this contest were politicians whose thoughts were not on knight-errantry, not on the cause of civic righteousness. These were but pawns to stir the public and feed their speeches. The hero of this battle, we were to learn, had been picked by Republican leaders as their candidate for the gubernatorial nomination, the announcement only awaited its successful outcome. Rumors of this were about, and some of us, whose faith in Dewey transcended such betrayal of a public trust, only marvelled that they were not denied. They were lending color to enemy suspicion that the trial was a political one, and that we could not believe. Some of us even kept our faith until the Saratoga convention

For 1939 the Ford Motor Company of Canada, Limited, presents an entirely new car—the Mercury 8. Outstanding features are streamlined beauty—rich upholstery and appointments—95-horsepower V-type engine—hydraulic brakes—remarkable quiet and comfort—116-inch wheelbase—wide bodies—exceptional room for passengers and luggage.

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unusual record of performance. Motorists who now own cars in this price field will be amazed at the economy of the Mercury 8.

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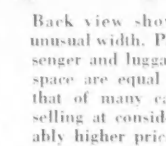
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Economics of Refugees

BY GWETHALYN GRAHAM

THERE are two major objections which are raised whenever admission of the Jewish refugees is discussed; the first, that so long as we have unemployed of our own we have no right to open up immigration of any sort, and the second, that the absorption of so many aliens more or less at one gulp would be impossible.

To begin with the first point, there are a good many economists who disagree with the theory that immigration increases unemployment, and their arguments are worth great consideration, since the lives of so many people depend on us.

SUPPOSING immigration does increase unemployment, then the contrary should hold true. If our population were reduced by the num-

ber now receiving relief, this country would then be able to provide jobs for everyone. If the balance between production and consumption is more or less exact, then the optimum population of Canada is ten or eleven million, not twelve, and our present unemployment is due to over-population. No one, however, could reasonably maintain that if you have ten people, one will be on relief; if you have twenty, two will be jobless, and so on. In other words, there is no fixed ratio between the number of people and the number of jobs available; there is a variation not only between countries but between different localities within a country.

On the other hand, it is clear that each immigrant is a consumer as well as a producer, and that for every one added there is a further demand for capital equipment, as well as for such personal requirements as housing, clothing, food and transportation. If each individual spends his total earnings, consuming the equivalent of what he produces each day, then the balance between production and consumption will apparently remain largely what it was. This statement only holds good so long as the immigrant has better than average earning power, however, as it is fairly generally accepted that for the people in the lower wage groups, a large part of both capital and personal equipment is provided by the well-to-do, and by reserve capital accumulation. Anyone who doubts this has only to look at the housing problem in almost any country where it is recognized that a man supporting a family on ten or twelve dollars a week cannot pay the rent of a decent house without assistance.

ON THIS basis there is every justification for the belief that the demand for goods created by fairly extensive immigration exceeds the quantity which the immigrants can produce. This country is not suffering from a general shortage at the moment, but rather from a depression which is at least partly due to a lack of demand for capital goods.

So far as giving jobs to our own unemployed rather than to immigrants is concerned, if those jobs are there,

bers of professions, grocers, waiters, servants, tailors, shoemakers, yet the majority had to be settled on the land.

By means of loans floated with the aid of the League of Nations, and grants by the Greek government itself, what M. W. Fodor describes as "the greatest involuntary migration of peoples ever recorded in the pages of history" got under way. Six hundred and fifty thousand were settled in towns, some of which already existed while most were built up overnight by the immigrants themselves. The arrival of vast numbers of refugees in previously settled communities created economic crises in the beginning, for the immigrants plunged into the enterprises for which they had been trained, whether or not such enterprises were needed. The crises abated, however, for at the same time other industries which required the establishment of retail businesses were started, and the absorption of surplus labor was accomplished over a comparatively short period.

ABOUT 150,000 families were settled on the land, some of which had been tilled, some so far untitled. They also started new industries such as the breeding of silkworms, the production of tobacco and cotton. It was found that they were more progressive and in many cases more efficient and willing to try new methods than the old, established inhabitants.

There were, of course those who failed, as there are always in any country; those who fail. In Greek refugees, there were no sense homogeneous; there were many among them who spoke only Turkish, whose religion, customs, and general culture were far more alien to the Greeks than those of the German and Austrian Jews would be to us. Greece is a western country, Turkey an eastern. Many of them had to make the adjustment between the Asiatic and European culture.

THE statement that the Jew is very largely what his Gentile neighbor has made him seems to be borne out by the experience of England, and pre-Hitlerist Germany and Austria. At this crucial time when false generalizations are heard on every hand, it is perhaps worth while to remember that according to modern anthropological belief, the Jew does not differ so much from the Gentiles who surround him as he does from the Jew of another country. Many of us have a kind of collective face in mind which we label "Jewish," if we do not know the blonde, blue-eyed Jews of Vienna, and if we have not encountered a shaven-headed, keen-featured man of military bearing whom we would unhesitatingly call "Prussian," but who turns out to be a doctor from Berlin of pure Jewish origin.

Those who will not heed the refugees' plea for land of their own, maintaining that Jews are not farmers and never have been and never will be, usually fail to take into consideration the fact that until very recently there was almost no country where Jewish ownership of land was permitted. In spite of that, some Jews have been farmers, however, notably in the Ukraine and North Caucasus, where countless families got around the Imperial Russian laws by renting land on what was often an illegal 99-year lease system. Generation after generation tilled soil which was not and never could be their own.

THE dog in the manger has never been much admired. Whether we like it or not, that is the way we look to the outside world at the moment, and so long as thousands of helpless men, women and children are suffering intolerable persecutions and abuse in Germany, or being herded like cattle from one already crowded European country to another, while we continue to slam our door and refuse them admission, there will be little reason for anyone to think better of us. Beyond certain material contributions, Canada has done little or nothing for humanity as a whole. We merely exist, harming no one, and doing no one any good either. It is a record of mediocrity.

The Nazis jeer at us, say we make a great show of equality of race and creed, and criticize them for not want-



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ing their Jews, while in actual fact we don't want them either. There is just enough truth in those accusations to make any honest Canadian uncomfortable, and there are many of us who feel that should Finns, or Swedes, or Norwegians have been forced to endure such atrocious suffering through no fault of their own, we, the people of Canada, would have taken some action before this. If that is the case, the implications behind it bode us no good.

Our sympathy is of no assistance to a group of several hundred human beings huddled together on a boat midway between Austria and Czechoslovakia, unable to go either forward or back, nor to all those people waiting desolately in offices and parks and railway stations for some country to lead the way. Should that country be Canada, we would thereby strike the greatest blow for democracy this country could make, and no one can say how powerful and far-reaching an effect it might have upon the issue which now divides the world.

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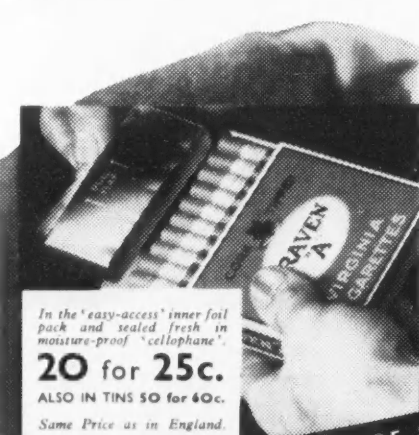
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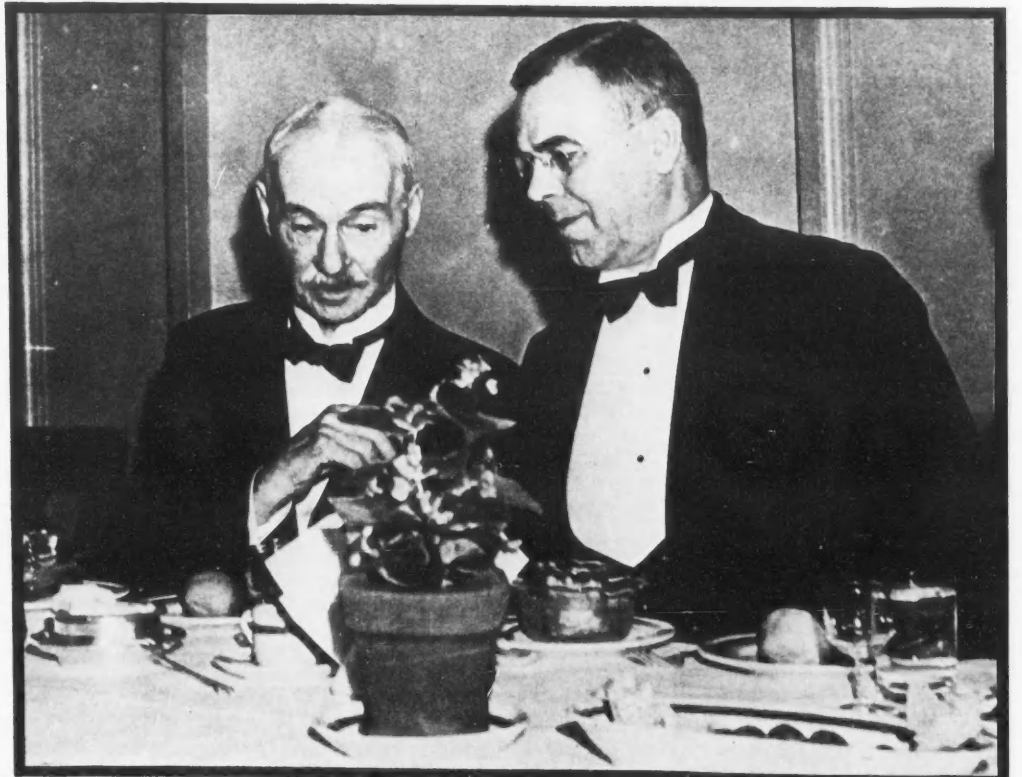


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A LONG CAREER in the interests of western Canadians was ended at Regina when Sir Frederick Haultain resigned as chief justice of the Saskatchewan Court of Appeal. Sir Frederick, shown here on the left chatting with Premier W. J. Patterson at a dinner in his honor, spent 26 years on the bench and previous to that was a member of the Saskatchewan legislature and council of the old Northwest Territories. At the age of 82, he was married recently in Montreal where he plans to reside in future.

NINETIETH ANNUAL REPORT OF THE CONSUMERS' GAS COMPANY OF TORONTO

Year ended 30th September, 1938

Your Directors present herewith the Ninetieth Annual Report of the operations of the Company together with the Financial Statements for the year ended September 30th, 1938.

The gross revenue for the year amounted to \$7,271,547.45, while Operating Expenses which include taxes, insurance and provision for bad debts, aggregated \$5,046,024.71.

The net income after provision for Plant and Buildings Renewal Fund amounted to \$1,239,379.07.

Constant scrutiny of all controllable expenditures was exercised throughout the year in order to effect such reductions as were possible without lowering the quality of the service rendered.

The cost of gas coal was further increased during the year by the action of the United States Interstate Commerce Commission, which, on November 15th, 1937, authorized an increase in the rail freight rate on coal of ten cents per net ton. It is regrettable that from the standpoints of cost and suitability to the Company's operations, the only practicable source of supply of our gas coal is the United States.

The amount of direct Taxes applicable to the year's operations was \$571,313.47, an increase over the preceding year of \$35,193.19. In addition, Customs Duties, Excise Tax, Sales Tax, Fees and Licenses paid during the year amounted to \$349,155.08.

The total of the last two preceding items, namely \$920,468.55, is equal for the year just closed to—

\$ 5.94 for each customer served,
or \$719.67 for each employee,
or 48½¢ for each dollar of wages paid,
or \$ 6.32 for each share of capital stock issued.

Wages and Salaries for the year totalled \$1,894,999.93 and the average number of individuals engaged throughout the year was 1,279.

Because of the current popular interest in the problem of Employee Relations in industry, a brief statement of the Company's employment record appears to be timely.

The Company has throughout its 90 years of public service always paid fair wages and maintained reasonable working conditions, both being above what is generally considered standard industrial practice, and in 1937 granted to all wage roll employees one week's vacation without loss of pay.

Employment with the Company has not only had the very desirable feature of permanence over the years but in the main it is steady from week to week. Individual earnings are for the most part constant from week to week. These conditions are met with in only a few industrial concerns; in most trades and industries there are often intermittent periods of unemployment.

The long service records of the male employees of the Company give ample proof that they have been satisfied with conditions with respect to rates of pay, hours of work and continuity of employment. If better jobs could have been secured elsewhere the employees would have taken advantage of the fact and the following record of service would not have been possible of attainment:

Years of Service	No. of Employees
Up to 5	107
5 to 10	247
10 to 20	499
Over 20	286

1,139

It will be noted that 785 employees or nearly 70 per cent. of the total have been with the Company for 10 years and upwards.

The following statement shows the ages of the male employees:—

Age in Years	No. of Employees
Under 40	400
40 to 60	587
Over 60	152

1,139

The fact that there are 152 men now on the payrolls who are over 60 years of age is sufficient evidence that the Company does not discharge its employees merely because of advancing years.

Particular attention has been given to the man who after long years of service, had become incapacitated for further work either by reason of advanced age or sickness. It can be stated that no such employee has been allowed to leave his job without the Company voluntarily making provision for his support.

During the eight depression years, 1931 to 1938, a period which for the most part was marked by the prevalence of adverse industrial conditions and in which many thousands were unable to obtain employment, the Company paid out in wages and salaries a total of \$15,419,966.05 and gave constant employment to some 1,296 individuals.

Through the steady employment provided by the operations of the Company an important contribution is made to the community life of the City in lessening the burden of unemployment relief, not only by the regular payment of wages directly to the Company's own employees, but also by the employment provided in those industrial establishments with which the Company places orders for the supply of the materials and equipment it requires.

Expenditures on Capital Account during the year consisted mainly of the cost of extensions of mains and services into many districts in and adjacent to Toronto where building activity was taking place.

The manufacturing plants, distribution system and other properties of the Company have been well maintained in good physical condition, there having been spent on repairs and renewals during the year the sum of \$639,147.82.

No additional capital stock was required to be issued during the year. The par value of the share capital outstanding at the end of the year was \$14,555,200.00, which was owned by 4,126 shareholders, the average holding of each shareholder being 35 shares.

Notwithstanding the reference made in last year's report to the rate of return which shareholders receive on their investment in the Company's shares, evidence came to light during the year that there still exists in the minds of some individuals a complete misunderstanding of the matter.

Since attention has recently been directed to the subject in such a manner as to leave the impression on the public mind that the shareholder receives a return of 10 per cent. on his investment, a word of explanation might seem to be in order.

At the time of its incorporation in the year 1848, no restriction was placed upon the Company in the conduct of its business with the exception that the power of paying dividends was limited to ten per cent. per annum upon the paid-up capital. This rate of dividend was considered at the time to be a fair one, having in mind the risk involved, because it was by no means certain that the venture would be a success, and further it was the same rate that was being allowed to similar undertakings in England.

When, in the year 1887, fifty-one years ago, the Company sought power to increase its Capital Stock, it was recognized that, in view of the success that had attended the Company's operations, it was not necessary that a dividend rate of ten per cent. should apply to the new stock to be authorized. It was then agreed between the City of Toronto and the Company that, instead of changing the dividend to a lower rate, the same result would be attained if the stock were sold by public auction to the highest bidder and the old rate of ten per cent. retained but payable on the par value only. Thus a purchaser bidding, say, \$200.00 for one share of Capital Stock of the par value of \$100.00, would receive an annual dividend of \$10.00, or a return on his investment of five per cent.

The last sale of this Company's Capital Stock was made in February, 1937, by public tender, and the average price realized was \$201.15, for each share of \$100 par value. The average return to the purchaser was therefore 4.97 per cent. and this rate of return is the maximum that the Company will pay for the capital so raised and all that the purchasers can receive on their investments.

The statement so frequently made, that the shareholder receives a return of ten per cent. on his investment is, therefore, entirely erroneous.

The Directors have to record with deep regret the death on April 30th, 1938, of their esteemed colleague Mr. Thomas H. Wood, who during the fifteen years he was a member of the Board, rendered valuable services to the Company.

Mr. A. H. Campbell, a Director of the Company from May 15th, 1905, member of the Executive Committee from October 26th, 1906, and Vice-President from November 5th, 1934, to February 7th, 1938, found it necessary on September 15th last, owing to failing health, to tender his resignation as a Director. Mr. Campbell had at all times given freely of his talents in the direction of the Company's affairs and the Directors regret very much his retirement.

On February 7th, 1938, Colonel J. F. Michie was elected Vice-President of the Company upon Mr. A. H. Campbell's resignation from that office.

The vacancies on the Directorate were filled by the election to the Board of Brig.-General C. H. Mitchell and Colonel A. L. Bishop.

All of which is respectfully submitted.

T. BRADSHAW,
President.

At the Annual Meeting of the Shareholders held November 14, 1938, the following gentlemen were elected Directors for the ensuing year: A. K. Auld, Esq.; Colonel A. L. Bishop; T. Bradshaw, Esq.; L. Golduan, Esq.; W. C. Laidlaw, Esq.; C. S. Macdonald, Esq.; Colonel J. F. Michie; Brig.-General C. H. Mitchell; F. G. Osler, Esq.

At a meeting of the Board held subsequently, Mr. Thomas Bradshaw and Colonel J. F. Michie were re-elected President and Vice-President respectively.



ARTHUR B. WOOD, ESQ. This portrait of the President and Managing Director of the Sun Life Assurance Company of Canada by Sir Wyly Grier, K.B., D.C.L., P.R.C.A., was presented to the company by its three thousand representatives throughout the world on the occasion of Mr. Wood's completion of forty-five years of service.

"Jerry" And I

BY "JAY"

This is the season of year that has become sacred to the automobile. Every year at this time the makers send forth their new models, the cars which we are going to drive next year, and make us wonder how we could ever have been so foolish as to buy the cars which they have been putting out this year and the years before.

"Jay", who for obvious reasons is the most consistent motorist in Saturday Night's organization since his photograph-making is done all over the place, has desired to pay his tribute to the motor-car industry, and here it is. We think it is a good idea, and we know that it is a sincere one.

A FEW weeks ago Jerry and I were returning to Toronto after a visit to the tobacco plantations of Norfolk County, Ontario. We were rolling along at a reasonably fast speed but still on the right side of fifty m.p.h. At the moment when the incident happened, we were within ten yards of the brow of a fairly steep hill. The journey had been uneventful. There was little traffic on the road to bother us, the weather had been perfect for both driving and photography, our visit to the tobacco fields had been a success, and we were near enough to home to make the thought of dinner a lively pleasure. So it is possible that we were lulled into a false sense of security. When we started to climb the hill we had no idea of what was ahead of us, and it was not until we were within ten yards of the top that this sense of security gave place to an instantaneous realization that we were face to face with what looked like certain death. There was no time to plan a defence; there was no time to think; there was no time for anything but the reactions of instinct.

ANOTHER driver coming in the opposite direction had suddenly decided to pass a car ahead of him, and he too was not more than ten yards from the top of the hill and well over on the wrong side when he first became visible. It is an old story.

It is impossible for me to say what it was that saved three cars from utter destruction and their drivers and passengers from death or horrible injury. Instinct guided Jerry and me into the ditch on our right. Perhaps it was instinct that led the other innocent driver into the ditch on his right, giving the fool, the idiot, in the middle the opportunity to continue on his way without a pause, and probably without a thought for those who might have been killed or injured as the result of his action. In the past six years Jerry and I have traveled together over 100,000 miles, and never before had we been reduced to the state of helpless collapse in which that fraction of a second left us.

WHEN the first shock was over there came to my mind a remark passed by the captain of a ship in which I crossed to England two years ago. It was after dinner, and three or four of us passengers were sitting in the saloon. With us was the captain, and after a time he looked at his watch and rose to leave us, with the remark, "If you will excuse me, gentlemen, I think I had better go up on the bridge and see how my ship is getting along." And after he left, one of us said, "Strange, isn't it, that ship captains have never ceased, in spite of steam and machinery, to invest their ships with a personality." And we went on to discuss the ways of captains, and why passengers have such absolute confidence in them. We decided that it was not the captain's ability to handle his ship, it was not

the way the ship responded to his handling; it was the combination of the two, the relationship existing between them, that evoked our trust.

WELL, Jerry and I finally got on our way towards home. The fields were not so green, the thought of dinner was not so appetizing, the success of the day had been dimmed. One irresponsible idiot, invested by right of purchase with a force far beyond his ability to appreciate and direct, had ruined a hitherto perfect day, and had taken forever from Jerry and me the right to boast that we had never landed in the ditch.

I tried to console myself by thinking that we were pretty lucky, since we had avoided the ditch for six years, and even now, after having to take to it, we had suffered no physical or mechanical harm. And then I thought again of my fellow passenger's remark, "Ship captains invest their ships with a personality." And suddenly the truth dawned upon me.

LUCK had had nothing to do with keeping us out of the ditch for six years. Luck had never entered into the partnership that existed between Jerry and me. For six years I had invested Jerry with a personality. Jerry was my ship, just as the *Montcalm* was the captain's. Between us was an understanding. I would give to Jerry my power of thought, through the contact of my foot on his accelerator and my hands on his wheel, and he would give me whatever force I needed up to so many horse power and the responsiveness of a perfectly designed and beautifully built piece of machinery. The relation between us was mutual trust.

Can we speak of a mutual trust between a man and his car? Well, there is no doubt about the trust on my part when I step into Jerry's driving seat and with the pressure of my foot on the starter commence a journey that may be anywhere from fifty to five thousand miles, confident that, so far as it is in Jerry's power to respond to my guidance, I shall return safe and sound.

And what about Jerry? Jerry is the child of the mechanical genius of our age. A thousand miracles of modern research and invention have been placed beneath his hood. His whole structure has been designed in the implicit faith that I, the human partner, the man at the wheel, will deal decently and honorably with that which has been placed at my command. If that is not a relation of mutual trust, I should like to know what is.

IF I wanted to become a railroad engineer, I should be expected to undergo long training before being entrusted with the task of running a locomotive and its trainload of trusting passengers, and even then I should be guaranteed a clear track ahead where the signals indicated, and surrounded with every safety device known to railroad science. But the car owner, with no clear track guaranteed him, and with no safety devices except those which he buys with his car, goes blithely out into the traffic with little preparation other than the fact of ownership.

A ship is christened at its launching, a locomotive has often a name and always a personality in the mind of its engineer, but an automobile is just a piece of property. Too often there is no personal relation between car and owner.

But Jerry and I have been partners for over six years. When we are on the road his needs come first, and rightly so, because I know that if any damage comes to him, I and those with us must also suffer.

"I THINK I will go up on the bridge and see how my ship is getting along," says the captain.

"It's going to be a wild night, old girl, so give me your best," says the engineer to his locomotive.

"Hell, I can only make seventy out of this crate," says the prospective owner to the car salesman.

"Come on, Jerry, let's get going. There's no hurry, you can do it easily in the time we've got," is the reason why Jerry and I are pals.

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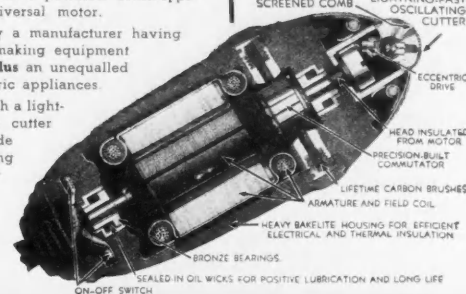
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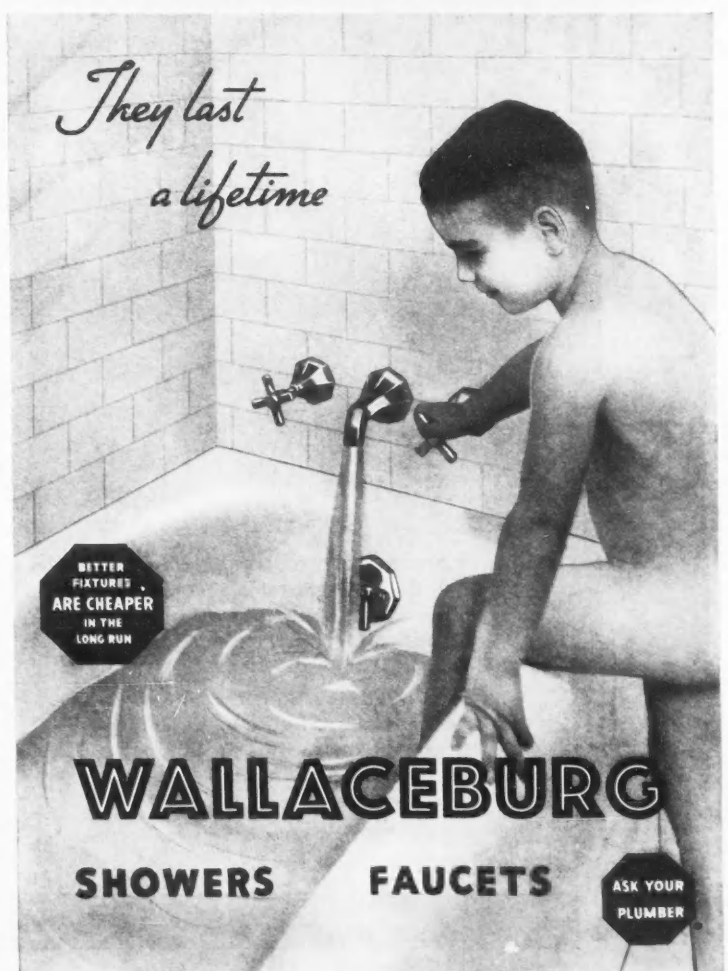
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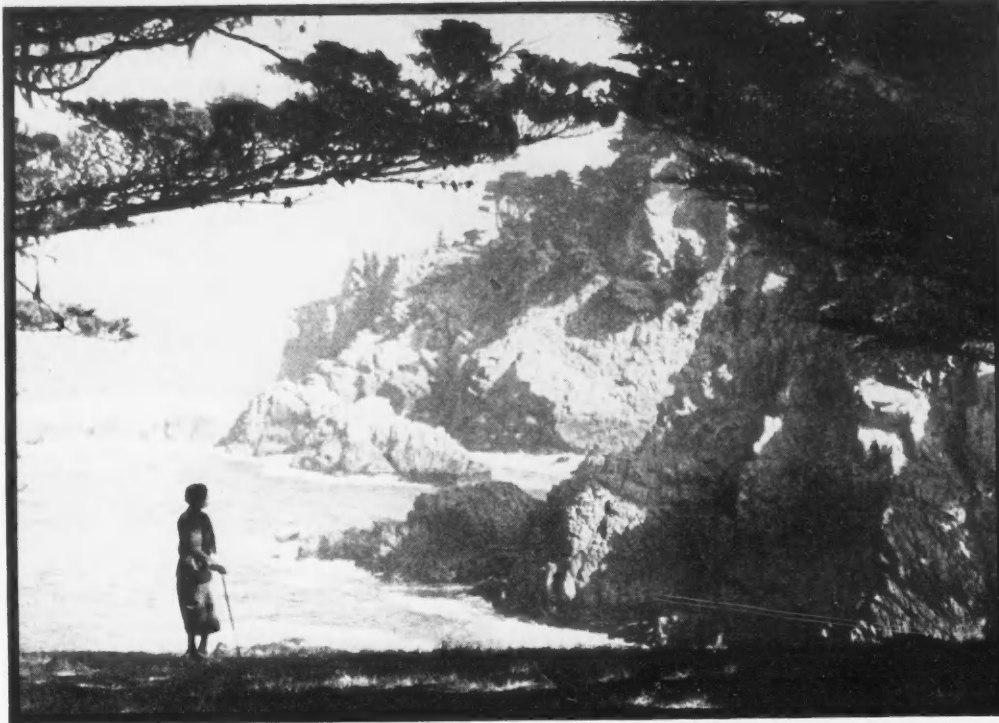
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I Collect Radio Licences

BY VINCENT G. PERRY

"GOOD morning, I am the radio licence inspector."

Students of human behavior would enjoy a field day if they could go with me on my daily rounds and watch the faces of our local housewives when they hear my announcement. Every emotional expression is registered, from humble fear to downright rage. And what with soothing the fears of the startled ones who think they are about to be hauled into court, and assuring the enraged ones that I have nothing to do with levying, lowering or raising the tax, I have a full day. And if that day is near a payday, sometimes a profitable one.

If the Honorable Minister of Transport has any doubt that radio licences reach the all-time high in unpopularity, let him go with the door-to-door man just one morning. For two days I kept track of how many people protested paying the licence fee, and out of eighty licences sold, seventy-six declared the tax too high, sixty-seven of those seventy-six said it was an imposition to pay the tax at all, and fifty-five voiced their intention of voting against the Government at the next general election because of the increase in a tax they had always felt was wrong.

THE main argument used is that the tax hits a class of people least able to pay, and that if a revenue is necessary it should be secured from some other means. True, during the three years I have engaged in this work, I have yet to find a home too humble to afford a radio. The ward I

work in takes in most of the lowly homes in the industrial residential section of London, Ont., and it is rare indeed to check off a home without at least one radio. Radio is undoubtedly the entertainment of the masses.

A HOME where I made a licence sale recently is typical. It was my third call and the wife and mother collected a dollar from a drawer, another from behind the clock, and the balance of the two dollars and fifty cents from one of the children's banks. She said what I have learned to expect nearly everyone to say, "I never hated paying anything so much in my life."

"We need so many things that money could buy," this woman went on. "But we can't do without our radio. It is the one pleasure we have left."

She went on to explain that keeping the home together with low wages was a hard task. It was a good home. There were three children, two in public school, the eldest in high school.

"We have so little pleasure," the mother told me. "My husband and I both love the theatre, but the last picture we saw was 'Maytime.' Our radio is a real joy, with its music, its plays with the actors we once saw but now can only hear. What a pity we can't have that little enjoyment without having to pay a tax for it."

In this section of Southwestern Ontario we constantly hear: "We

never listen to Canadian stations. Why should we pay a tax to keep up the Radio Commission?"

And then again, "They don't have a radio licence in the States, why should we have to pay the Canadian government money for listening to United States stations?"

The answer to that, of course, is that taxes are higher in the United States than here, and that if they do not pay a radio licence there the government gets the money from them in some other way. Oh yes, I know the answers, but after the first year I realized how much wiser it was not to give those answers too glibly if one wishes to sell radio licences. Higher commissions are made by the man who agrees humbly.

MOST people know they are not compelled to buy their licence from the man who calls to check-up on them. Too many of them have a man call half-a-dozen or more times, and then produce a licence they have purchased at the post office or from some radio dealer. They seem to feel they are taking a sly hit at the government when they make it hard for the man whose job it is to see that they have a licence. One thing they do not know is that the licence inspector, if so inclined, can report everyone who refuses to purchase a licence from him as a "refusal," and that they can be fined even after they purchase their licence for operating a radio from April first until the late day they buy their licence. Purchasing a licence after a summons has been issued has never saved anyone from a fine.

There is no risk buying a licence from the man who has his proper credentials to show he is the radio licence inspector in that district. The authorities leave no loop-hole for him to be dishonest. He must pay cash for a full book of blank licences before he starts out, so the government actually has your money before you hand it over to the licence man.

THERE is an idea abroad that many people able to pay get by without a radio licence. It is quite true that indigent, people without work or sufficient income to maintain them, are allowed to operate their radio without a licence. The blind and citizens on low pensions are exempt from the tax, but others who escape without paying are far fewer than the public imagines.

Visitors to the radio inspector who "tattle" are frequent. Unsigned letters with long lists of neighbors who "have never paid a radio licence" are received often. Nine times out of ten the people on these lists are found to have their licences when checked-up. The man who brags, "Did you pay a radio licence? I never paid one in my life!" is the one who eventually finds himself facing a magistrate.

I HAD one experience that illustrates how far people will carry resentment of the fact that they pay while others escape. A man in my district asked me if I had anything to do with checking-up in Toronto. Of course I haven't.

"My wife and I just got back from visiting friends in Toronto," he told me. "They have operated a radio for two years without a licence. I pay, why shouldn't they? Where do I report them?"

I gave him the Department's address in Ottawa and told him he could send his letter postage free. The next day he told me he had sent it.

The hurricane of protest that greeted the increase in the radio licence fee this year is just the recurrence of an old storm with more blast. Those who have been connected with the collection of radio licences from the first tell me that people protested almost as loudly when they had to pay one dollar. They nearly all kicked verbally last year and the year before, but their protests this year have been louder and longer. "Where is it going to end?" they ask now.

MY GUESS is that it is going to end this year. It would be a courageous government that would face a people incensed with a tax that hurts like this one, and a wise government that would lift it entirely. But if the tax is to remain on, then Mr. King may get a little comfort and a smile from this. More than half the people who complain to me about the licence fee forget the source of the tax and say, with all sincerity, "I'll never vote for Mitch. Hepburn again!!!"



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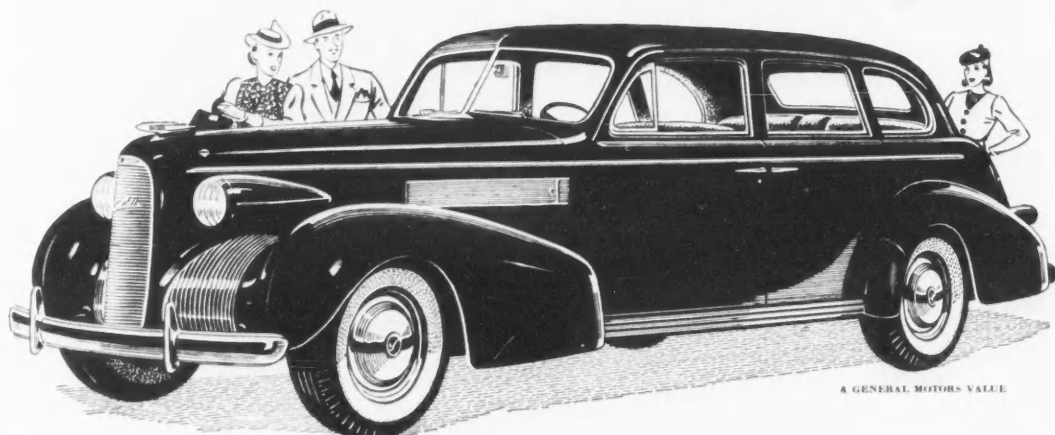
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CAD-29

Safety for
the Investor

SATURDAY NIGHT, TORONTO, CANADA, NOVEMBER 19, 1938

P. M. Richards,
Financial Editor

If War Should Come, What Would It Do To Your Life Insurance?

BY A. K. KEMBAR

WAR MAY be permanently averted, but governments are not the only institutions which are taking steps to be prepared should it come. Early in October the British Life Offices Association, representative body of the life insurance companies doing business in Great Britain, actually agreed to the probable necessity for inserting a restrictive 'war clause' in the near future in life insurance policies issued thereafter to residents of the British Isles. While it was agreed on the following day to postpone this step, it is evident that any recurrence of a war 'crisis' will bring immediate action by the life companies in Great Britain.

Should this proposed 'war clause' resemble that used by most life insurance companies in policies issued during the Great War, its effect will be to reduce the death benefit at the time the insured becomes actively engaged in war to a small fraction of the original amount; this reduction only to be avoided by the insured through payment of an extra annual premium during his war service, the amount of the extra to be determined from time to time by the company.

Will such possible action by the British life companies with regard to new life insurance issued in Great Britain result in similar treatment of new buyers in Canada within the near future? While the question cannot be answered with definite assurance, the probable answer is "No", at least with European conditions as they now are. Many life insurance purchases are being made in England today as a direct result of what people feel to be an increased war hazard. That situation does not exist in Canada, at least to anything like the same extent.

Read Your Policy

ALL this brings up a question which was asked by many Canadians of many age during the past month: "How will war affect my existing life insurance?"

To this question the policyholder can have an accurate answer by reading the terms of his own life insurance contracts. It can, however, be said that there is actually very little life insurance in force in Canada today which would be subject to any normal death benefit adjustment as a result of military, naval or air service.

Uniquely enough, life insurance policies which were subject either to reduction of benefit or to premium increase in the event of war service were a great deal more common prior to 1914 than they are today. One would almost expect the reverse to be true. Certainly most people, including insurance actuaries, did not then anticipate war as much as they do now. The explanation is that Canada now has had nineteen years during which practically all life policies have been issued free of war restrictions. In 1914 there was in force only three years' issue of such unrestricted policies.

From the earliest days of insurance in Canada virtually all life policies restricted or cancelled the death benefit during periods of army or navy service by the insured in time of war. Tradition or custom, later strengthened by the experience of the Boer War, was largely responsible for the retention of such 'war clauses.'

But with the increasing popularity and sales of life insurance during the first decade of the new century, it was seen that, whenever possible, a life policy should be a clear-cut contract which would guarantee a certain amount at death regardless of cause; and, by 1911, all war re-

Is there a "War Clause" in your life insurance? Probably not, now, but it's worth checking on. Policies issued during the Great War contained it, and life companies have considered inserting it again in policies issued in Great Britain.

This article tells you what the last war did to the insurance companies and to those insured, and something of what may happen in the insurance world in the event of another great conflict.

restrictions were removed from practically all policies then being issued to civilians. Thus, at the outbreak of war in 1914, almost the only life insurance free of 'war clauses' was that which had been secured within the preceding three or four years.

Cold Mathematics

TO the average layman the life insurance executive is a cold, calculating, unresponsive mathematician whose creed is a contractual obligation embellished with dollar signs, and to whom the thought of any concession would be sheerest heresy. And, to a degree, the layman is right: the life insurance company, dealing with thousands of individual cases, must in equity adhere as closely as possible to a rigid fulfilment of each contract to the letter.

Yet in the opening days of the Great War is to be found the record of an exception to this contractual rigidity—an action seldom paralleled in the history of business. On August 6, 1914, two days after war was declared, the Canadian life insurance companies entered into a mutual agreement to cancel all war restrictions on policies then in force. The effect of most of these war clauses, as then in effect, was to reduce the death benefit in the event of war service to the amount of premiums paid, with no alternative available to the insured. By cancelling such war restrictions each of these life companies lost itself thousands of dollars. Why was it done?

The generosity of patriotism was undoubtedly somewhat responsible but there was more to it than that. Actuaries, these dealers in mathematical equities, felt that only by such action could they treat all their existing policyholders fairly. Two men, with no thought of war or of war service had taken out life insurance—one in September, 1910; the other in January, 1911. Both were of the same age, had paid the same premiums, and were both now in the army. The one with the more recent policy had a 100 per cent death benefit; the other had not. Company attitude was that these men, in equity, should be treated alike, and so the life companies of their own volition put these men on an equal footing. The only way this could be done was for the companies to waive their contract right to reduce the benefits on thousands of Canadian policies then in force.

Costly Generosity

WHAT this generous action actually meant at the time, and means even today, to soldier families from one end of Canada to the other can be well imagined. Through this gesture thousands of men were enabled to maintain their full insurance of civilian life in force, and to leave Canada for France secure in the knowledge that these policies would be there to protect their families should they not return.

What it actually cost the Canadian life insurance companies as a group will probably never be accurately determined, but that it ran into some millions of the total war loss can be accepted without question.

At the same time the life insurance companies had another problem. Within a few days thousands of men would be applying for new life insurance—many primarily, and some solely—as protection against the early hazard of a soldier's death. These men would not be normal risks and could not, of course, be insured for normal premiums if the existing policyholders—whose trustees the companies are—were to be treated fairly.

With belief in a 'short war' prevalent, treatment of these early applicants was generous. New policies were issued at ordinary rates to applicants detailed for military service in Canada, with but a single extra premium of \$50 per \$1,000 charged to those who were sent for service abroad. It was felt that such an extra based on Boer War figures would probably cover the losses incurred on such business, and provision was made for the return of any 'unused' portion of the extra.

Premiums Inadequate

FROM the casualty lists of Canada's First Expeditionary Force during their first ten months in France, as given in the appendix of "Canada in Flanders," by Sir Max Aitken (now Baron Beaverbrook), it has been computed that the death rate among all ranks and services was approximately 115 deaths per year per 1,000 men; and that the mortality among officers alone was considerably higher—160 deaths per year per thousand.

Just what did such figures mean to the life insurance companies at the time? They meant that the extra premiums charged for overseas service were entirely inadequate. We need not be actuaries to convert the hazard thus revealed into dollars of at least a minimum premium. (Thus: if 1,000 of these soldiers were each insured for \$1,000 with one life insurance company, then by the end of their first year at the scene of war the company would have paid \$115,000 in death claims, i.e. \$1,000 for each of the 115 deaths in the group. To pay out this \$115,000 without loss the company would have had to collect \$115 from each of the thousand men as the premium for that year; and, having collected only this, it is

(Continued on Page 15)



BALL AND CHAIN FOR DEMOCRACY?

How Far Can Borrowing Go?

BY W. A. MCKAGUE

IF YOU were to reduce every bank deposit by 50 per cent, and every life insurance policy by 32 per cent, you would get a picture of what these important channels of savings mean to the Canadian people that would be nearer to the truth than are the voluminous statistics usually quoted. For the parts which you had left would be all that the really productive assets amounted to. The slices which you had cut off would be what we, in our capacity as depositors and policyholders, merely hold as claims against ourselves in our capacity as citizens. And since as creditors we can collect only about the amounts we pay in as citizen-debtors, we can hardly view the relation as profitable. As a matter of fact, we have no prospect of ever getting the principal back.

Through our financial institutions and as individuals we Canadians have been thrifty savers and generous lenders. But as citizens we have been very poor pay.

Double entry book-keeping, which in its modern ramifications often lulls us into false security, making us think that depreciation reserves are assets and that accrual of a charge is as good as its liquidation any day, has been expanded into quadruple entry book-keeping and even further, in the complicated re-

About 50 per cent. of what we Canadians have in the banks, and over 30 per cent. of what we have in life insurance, is the toll levied on our institutional savings by our governments and municipalities in their process of debt inflation. And there has been corresponding absorption of such funds as are available in other channels.

There is little use in our collecting interest on public securities when we have to pay the money back to the government in taxation, so that it can pay the interest. Yet that is just what we are doing every day.

"How Far Can Taxation Go?" has been asked by a prominent newspaper. "How Far Can Public Borrowing Go?" is an equally pertinent question. And are we not at the same time the victims of a capital levy?

lations between public, corporate and private finance.

What used to mean security now is fading into obscurity. For the institutional and other savings which were so painfully accumulated by our forefathers are being squandered at a rate which will not last even a generation. The thought of allowing the future generation seems equally abhorrent. We are bent on leaving only an empty shell.

Let us see what happens when we go to the bank. By 1910 the people of Canada had saved about \$1,000 million dollars in the form of

bank deposits—accumulated little by little through the sweat of honest brows. Of course they were not idle dollars, held by the banks in gold, or notes, or foreign exchange. They had been loaned to commercial borrowers, and therefore took the actual form of inventories, or book credits, or current wages. The total of deposits was just about the same as the total valuation of these advances for the aid of production.

Apart from deposits, the banks only had the money paid in by shareholders, and the proceeds of note issues, and some of their own earnings which had been saved rather than paid out in dividends. The total assets in 1910 were \$1,211 millions, of which no less than \$910 millions represented deposits. And these assets were really productive and mainly liquid. The banks could pay three per cent on savings deposits, and still be safe.

Now, since 1910, the present go-getting generation has increased the total deposits to \$2,700 millions. We have saved more, in the form of bank deposits, than our forefathers did over several generations. But of what do these deposits consist? The banks have only about \$300 millions more in commercial loans than they had in 1910. Gold reserves have virtually disappeared. Instead, we find about \$1,500 millions of government and municipal securities, and of government or Bank of Canada notes.

Total assets of the chartered banks, on August 31 last, were calculated at \$3,334 millions. That is what they amounted to on paper. But they included such enormous items as \$256 millions due from the Bank of Canada on notes or deposits, no less than \$1,144 millions due by Dominion and provincial governments on bonds, \$104 millions owed by municipalities, and various other debts of public bodies, making a total of \$1,770 millions, or over half of the reported assets!

Of course they were assets so far as the banks were concerned, since governments and municipalities are supposed to meet their obligations. But from the national viewpoint, and bearing in mind that what the banks pay us in interest we in turn have to provide in such large degree as taxpayers, it is a poor showing for all the deposits which we have accumulated. If we deduct these amounts, which we merely owe to ourselves, we find that the really productive assets, in the form of commercial loans, etc., are very little more than they were in 1910.

And Insurance Premiums?

SO MUCH for our bank savings. Now let us see what we have done with our life insurance premiums.

Right here we must recognize a technical difference, in that a rise in per capita bank deposits is not essential to increased prosperity, since we use the bank account in the main for current accumulations or balances, and that we might pile up more property or investments without necessarily keeping more in the bank. But life insurance, operated on the level premium basis, requires that a large

(Continued on Page 13)

THE BUSINESS FRONT

They Still Want Reform

BY P. M. RICHARDS

IF THE 1936 election gave Roosevelt a mandate, the 1938 election has taken it from him. He is no longer the Champion of the People, insisting on a "new deal" for suffering humanity; he is no longer a giant but only a normal-size president who has been warned by the electorate to watch his step, or else.

Whether or not this election portends a Republican presidential victory in 1940, no one knows, though precedent indicates that it does. But of more immediate significance are the indications in last week's vote of a considerable popular disapproval, not of the Roosevelt objectives, but of the methods employed to achieve them.

I am sorry for Mr. Roosevelt, but I am glad for democracy. For his tactics, I believe, have been, in the main, the negation of real democracy; they have been coercive, overbearing, dictatorial. For a time he hounded all business because of the sins of a small portion of it. Latterly he had been kinder, but business feared a relapse. Now this election result is likely to make his conversion permanent. Mr. Roosevelt is, above everything, a politician. Naturally the election has delighted business men and the stock market has surged upward.

Not Against New Deal

BUT last week's vote, I believe, was not a vote against the New Deal as such. The great majority of the people of the United States want a "new deal," just as those of Canada and Britain and other countries do. Nor was it, I think, really a vote for more Republicanism, except in so far as that means a stronger opposition to coercive and unsound measures by government. It was not a vote for reaction but a vote against excesses, in particular those practised by the Roosevelt Administration. It was in no way a mandate or sanction for the restoration of abuses, and I believe it would be a catastrophe if it were permitted to be regarded as such.

It would be a catastrophe even though the immediate effect of such a belief was a strong upsurge of business confidence. True, confidence of a kind that would bring about expansion in the capital goods industries and a renewal of activity in the field of private investment would be exceedingly constructive.

tive, and scarcely anything better could happen as regards the nearer-term future, but looking beyond that I and all of us want more.

We want to see the trade of the world again flowing freely through clear channels. We want to see the United States and Canada and all the nations not living unto themselves alone but freely, vigorously participating in a greatly-expanded, world-wide, exchange of products and services on a basis that will permit of prosperity for each national and individual participant. We want to see a much wider, more equitable, distribution of the fruits of industry and mechanization and scientific advance, not on the basis of payment for non-production or unemployment insurance or relief or government make-work projects, but through progressively lowered prices to consumers and the widening of markets and increased production and employment that would bring, and through progressive reduction of taxation.

Objectives Unchanged

PRACTICALLY all citizens—irrespective of party labels—stand today for economic reform, though few have any clear idea of how it is to be achieved. The Democratic landslide of 1932 was a mandate for reform, of which Roosevelt was to be the instrument. But Roosevelt has now lost much of his people's confidence, and I think deservedly.

Though the leader of a democracy, his tactics have been essentially undemocratic. Worst of all, in the popular mind, he is a false prophet. But the people's objectives are the same as before, and any easing of the economic tension resulting from immediately better business should not be permitted to obscure that fact.

Reaction can not permanently stop progress, and out of this welter in Europe and Asia will eventually come a resurrection of the spirit of democracy and progress. Meanwhile, the nations now professing democracy can work to put their house in order. They can work for a freer flow of trade, domestically and internationally, for greater production, and for a wider and more even distribution of the benefits. They not only can, but, I think, they must—if they are not to suffer the fate of the nations now totalitarian.



The Market Gambler

BY M. ARGIN

LAST week you will remember I told you I had re-entered the New York Stock market on a hit and run basis, using only one-fifth of my trading dollars. The Dow-Jones industrial average was at the 152 level, and the rails 31.76. On Wednesday, November 9, they had climbed to industrials 158.08, rails 33.18, with trading over 3,000,000 shares for the day. While such volume on a rising market is bullish, I shall now watch the number of shares traded very closely to be sure that trading shrinks on any decline.

I told you last week why, when and what I bought. For the curious, I priced the list of stocks purchased, let's call it List No. 1, with the closing market prices of November 9 to compare it with the other alternative list of stocks whose market characteristics indicated they would be less profitable. I found List No. 1 had advanced 6.9 per cent, and List No. 2 showed an increase of only 3.6 per cent.

It is apparent that the dynamic quality of List No. 1 is not yet exhausted. Even if the present rally is short lived, the profit possibilities even in the short elapsed period given above is nearly \$2 for List No. 1 to \$1 for List No. 2.

Stock buyers, whether they call themselves gamblers, speculators or investors, must learn how to select the shares of companies that are more likely to outpace the laggards if they are to avoid outright losses or make

enough in profit to be able to absorb occasional and unavoidable losses.

There is just one reason for anyone buying any stock. That reason is based first on correctly timing the beginning of a rising price trend in the general market. Second, that the price of the stock bought would show the maximum increase in the course of the next important rally.

Dividends never interest me. I don't want them if it can be avoided because governments insist on taking part of them away from me. I buy if and when I can get just one thing prospective rising net profit. The management of a company will not tell me when increased net earnings are on the horizon. But when they and their intimates start to buy stock, then the law of supply and demand starts to work. I don't care why they buy, all I want is a method to inform me when they are buying. Further, I want to know which stocks are most responsive to this kind of buying, that's all.

That this can be done I have illustrated in the two lists of stocks published in recent weeks. For good reasons I prefer not to explain how this was done. If you are buying and selling stocks without an intelligent and expert method of selecting them, then what you call yourself I do not know. I have to do it to survive and I consider myself only a market gambler. Last minute warning, 1,000,000 shares traded in 2 hours on November 12—averages stood still.



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GOLD & DROSS

It is recommended that answers to inquiries in this department be read in conjunction with the Business and Market Forecast.

GENERAL MOTORS

Editor, Gold & Dross.

I own some preferred and common stock of General Motors. Lately I have been very pleased with the prophecies of big things for automobile companies. However, I have been strong before and as an old reader I am coming to you for advice. What do you think of General Motors stocks? I mean, what is the outlook? How is the company doing?

—D. M., Kitchener, Ont.

Considering the depressed economic conditions that prevailed in its biggest market—the United States—for the past year or so, I would say that General Motors Corporation is doing very well. The fact that the company could earn a profit of 73 cents a share in the first 9 months of 1938 despite a 50 per cent decline in unit car sales from 1937, and a drop of 43 per cent in total dollar sales, is evidence of its ability to adapt itself to changing conditions. Sales and earnings should rise sharply in the final quarter and earnings should be around \$1 per share for the period, making net profits for the full year somewhere in the neighborhood of \$1.75 per share. Present indications are that profit margins will be well-maintained in 1939 since savings on materials and improved technology will offset the reductions in car prices—which average about 5 per cent. Increased returns from non-automotive sources are also in prospect for next year, so that earnings should rise markedly.

I would say that your preferred stock is a good source of income and that it enjoys a high degree of security. I think the common is one of the best all-weather stocks. The company's finances are exceptionally strong and dividends in 1939 should be more generous than in the current year. Payments totalling \$1.50 per share have been declared on the common for 1938.

SHENANGO

Editor, Gold & Dross.

What are the prospects of Shenango Gold Mines? Is there any likelihood of it developing into a producing mine of any account?

—D. S. R., Toronto, Ont.

The possibility of Shenango Gold Mines developing into a producing mine of any account depends on results of exploration now proceeding. Work on the original showings has been abandoned in favor of ground about a mile to the west where a new find has been made. Company officials are of the opinion that the high grade discovery gives promise of developing into an extensive orebody of substantial tonnage. The continuity of the vein is said to have been established over a length of several hundred feet.

Diamond drilling is now proceeding and so far is said to reveal favorable conditions at depth. If results of the drilling program along the strike of the vein warrant it, development at depth will be started. A group of 11 claims was staked to protect the showing which is being explored.

NATIONAL STEEL CAR

Editor, Gold & Dross.

For some time I have been contemplating the purchase of some National Steel Car stock. What is your opinion re the purchase of stock in this company at the present time? Do you think there is a chance of market appreciation and do you believe that an increase in dividends is likely?

—G. L. J., Montreal, Que.

Right now I would class National Steel Car common as a speculative buy, but I think that it is an attractive one. Before the end of the last fiscal year—June 30, 1938—the company had shipped the bulk of its railroad equipment orders, but nevertheless it entered the current year with a sizeable backlog of general industrial, aircraft and munitions orders.

At the present time production is under way on 28 planes for the Canadian Air Force, and considerable additional aircraft business should develop from the arrangement whereby the firm, together with other Canadian companies, will manufacture planes for the British government. Whether profits in the current 1938-1939 fiscal year will compare favorably with the \$9.27 per share earned in 1937 depends greatly on the amount of ordering of equipment done by the Canadian railways over the near term. With larger crops and business conditions improving, at least a moderate amount of railroad buying is in prospect for the early part of 1939. I would say that a conservative attitude is likely to govern the company's dividend policy and that maintenance of the present \$2-per-share rate is probable. The stock, in my opinion, is chiefly attractive for its appreciation possibilities.

LANGLEY'S LIMITED

Editor, Gold & Dross.

Has Langley's ever been reorganized? What has the company paid by way of dividends, what amount is presently in arrears, and what is the future outlook of the company? What is the present market value of the shares? What do you think of the preferred stock as an investment? Thank you for this and for other helpful information received in the past.

—C. G. W., Halifax, N.S.

Langley's, Limited, has never been reorganized, although on February 21, 1938, the Court of Appeal allowed an appeal by a stockholder against approval of a plan of reorganization which had been approved by a lower court on September 10, 1937, and by stockholders on July 19, 1937. The judgment of the high court was final. The plan proposed elimination of preferred dividend arrears and reduction



HON. G. HOWARD FERGUSON, Conservative ex-Premier of Ontario, and one-time Canadian High Commissioner to London, whose name has been linked with both the Chairmanship of the Rowell Commission and the candidacy for the position of Leader of the Ontario Conservative Party. Mr. Ferguson is president of the Crown Life Insurance Company.

of preferred dividend charges. Out of the plan, holders of each outstanding 7 per cent, preferred share would have received 2 shares of new 5 per cent preferred stock of \$50 par value, one share of new \$1 second preferred stock, no par, and one share of common. No dividends have ever been paid on the company's common stock, and dividend accumulations amounted to \$24.75 per preferred share as of August 15, 1938. So far in 1938, \$5 per share has been paid on the preferred stock.

In the year ended December 31, 1937, net income was equal to \$5.04 per preferred share, against \$5.03 in 1936 and \$1.08 in 1935. The company is in a satisfactory financial position with total current assets of \$189,442, including cash and government bonds of \$87,663, against total current liabilities of \$40,282. Earnings in the first six months of the current year showed, I understand, a decline of 15 per cent, from the same period of 1937. However, since the beginning of July, earnings are reported to have shown an upturn.

While Langley's is one of the largest cleaning and dyeing establishments in Canada, it is subject to extremely strong competition and I believe that the preferred stock, selling at 25-42, can be considered only as decidedly speculative.

PRESTON, UCHI BONDS

Editor, Gold & Dross.

As a subscriber to your valued paper, I am taking the liberty of asking your valued opinion on a contemplated purchase. I am considering the purchase of Preston East Dome 6 per cent bonds due July 1, 1943 and Uchi Gold Mines 6 per cent bonds due December 1, 1941. Do you consider that these bonds are well secured and would you feel they are a safe investment in a diversified portfolio of corporation bonds?

—R. C., Toronto, Ont.

I regard Preston East Dome and Uchi bonds as reasonably safe investments, both companies having large ore reserves developed and indicated. While bond financing of mines is not altogether new, it is perhaps not attractive to some who feel such issues should be backed up by permanent assets. The bonds have been sold for the purpose of bringing the properties into production and have the advantage of saving dilution of the interest held by original shareholders.

In the case of Uchi, engineering opinion is that the profit of the ore already in sight in the No. 1 vein is more than sufficient to pay off the bond issue. Preston also appears assured of profitable production, and it is possible the company will be able to retire the bond issue some time before maturity. Its working capital position has been materially improved by shipments of high grade ore and recent ore developments have been sufficiently favorable to indicate generous profits and possible early expansion.

LITTLE LONG LAC

Editor, Gold & Dross.

I have profited by your advice in the past and suffered from not following it, and I shall greatly appreciate your opinion on Little Long Lac as a speculative investment. The current price seems low in comparison with other stocks paying a similar dividend. Are there adverse conditions at the mine which keep the price down? Don't you think that speculative interest will turn to gold soon? Base metals seem to have had quite a long run, and I suppose that once copper prices are more stabilized interest in them will flag.

—S. T. R., Trail, B.C.

I, also, am of the opinion that speculative interest will shortly turn to the gold stocks. At Little Long Lac Gold Mines production continues between \$125,000 and \$130,000 monthly and earnings are believed able to maintain present dividend payments (Continued on Next Page)

BUSINESS AND MARKET FORECAST

BY HARUSPEX

THE INTERMEDIATE OR SHORT TERM TREND of stock prices is upward.

THE PRIMARY OR LONG TERM TREND of stock prices and business, under Dow's theory, is upward.

THE PRICE MOVEMENT AND WARNING. Election results, as viewed from Wall Street, were favorable. A distinct trend away from experimentalism and radicalism was registered by the electorate over a sufficiently wide area to suggest that the tide of American political opinion is in definite swing toward a more conservative approach to the major problems of the U.S.A. This development strengthens the outlook for an increasing level of business, and higher prices for equities, over the year ahead.

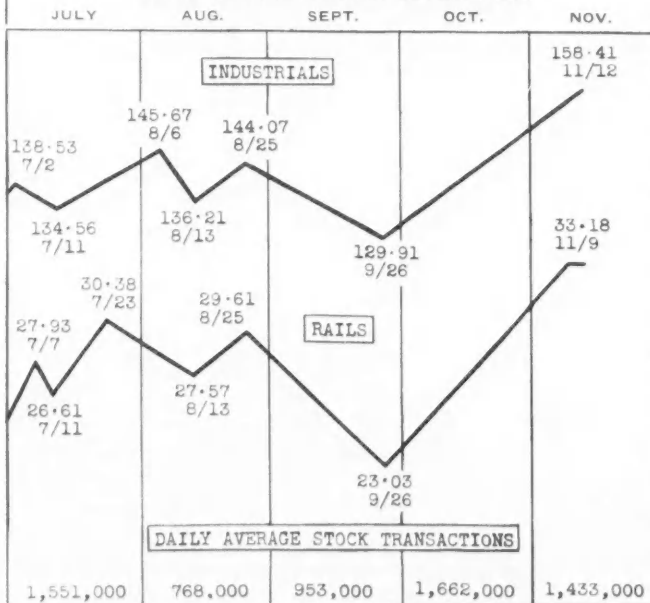
The stock market, as reflected by the Dow-Jones railroad and industrial averages, responded to the election news by moving above the trading area or line formation of the past several weeks. This development is in keeping with precedent. As was pointed out in our Forecast of last week, markets, in bull years, have much more frequently advanced, immediately following elections, than declined.

In connection with current strength, however, it should be borne in mind that broad forward movements in stock prices—such as we believe to be under way in the current instance for a considerable number of months yet—are subject to occasional secondary corrections. In the broad advance from March 31 to date, two such corrections have already occurred, the first, which ran from April 16 to May 31, cancelling approximately 60% of the preceding advance; the second, running from August 6 to September 26, cancelling 40%.

The present swing, which has now been running for 44 days, has registered a gain, to date, in terms of the industrial average, of 22%. This compares with a 22% advance, running over 16 days, for the swing from March 31 to April 16; and with a 35% advance, running over 67 days, for the swing running from May 31 to August 6. While there is no rule as to the length of these movements, the current one is at least sufficiently progressed to have developed vulnerability to a counter-move.

The averages frequently signal an impending secondary recession. In the current instance investors might regard with suspicion any tendency of the market to register heavy volumes over several days without further advance; failure of one or both averages, after a minor high point, to better such point on a succeeding upward drive; the development of a downward zigzag formation, with volume on the declines running heavier than on the advances. In any event, the movement, in our opinion, has now carried sufficiently to invite a measure of caution, rather than increased bullishness, on further immediate advance.

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26 Profits — 3 Losses

In the period from April 1st, 1938, to October 24th, 1938, The Market Digest recommended ONLY 29 positions in stocks listed in the Industrial Division of The Toronto Stock Exchange. It did not suggest these and many other possibilities for appreciation and leave it to subscribers to guess at the right ones to buy, but recommended only these as "buys" and in definite terms advised subscribers to buy them.

An analysis completed October 24th shows that by that date of these 29 stocks—26 advanced to profit points and only 3 showed losses, the greatest profit in the term under review being 205% and the maximum loss 12%. Would you like us to send you this analysis?

THE MARKET DIGEST

is scientifically developed each week through painstaking recording, charting and studying of market activity by expert market technicians. It interprets market trends and individual stock action. It brings to subscribers conclusions reached by studying the sensitized movement of stocks, points out sound profit opportunities, helps subscribers to know when and how to protect their capital, when to sell, when to stay on the sidelines.

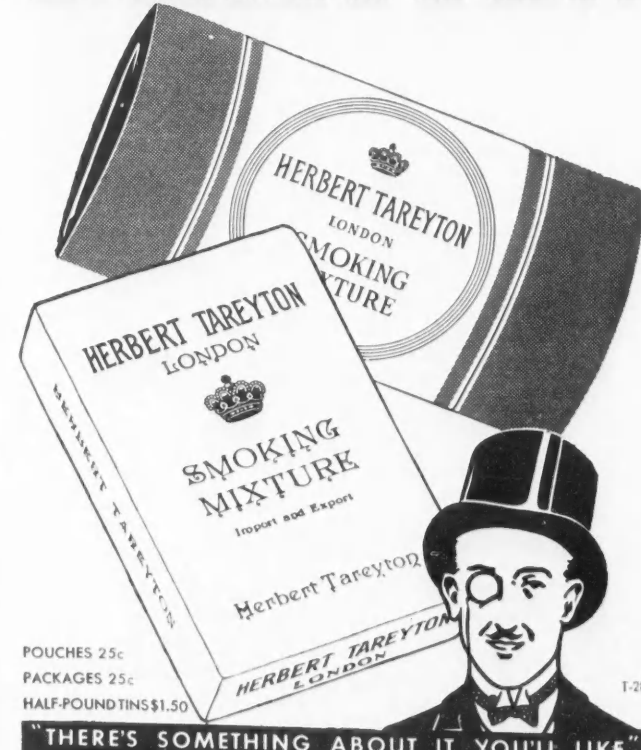
Stocks on the New York Exchange and Toronto and Montreal Mining stocks are also dealt with by The Market Digest. The record of consistently sound advice about these also has been astonishingly satisfactory to subscribers.

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Dividend Notices

FORD MOTOR COMPANY OF CANADA, LIMITED

DIVIDEND No. 44

The Board of Directors has declared a cash dividend of twenty-five cents (\$.25) per share, payable on all of the outstanding shares of the company on December 17, 1938, to shareholders of record at the close of business November 26, 1938.

D. B. GREIG,

Secretary,
Windsor, Ont.,
November 7, 1938

Hollinger Consolidated Gold Mines Limited

DIVIDEND NUMBER 312
EXTRA DIVIDEND NUMBER 49

A regular dividend of 1%, and an extra dividend of 1%, making 2% in all, have been declared by the Directors on the Capital Stock of the Company, payable on the 2nd day of December, 1938, to shareholders of record at the close of business on the 18th day of November, 1938.

DATED the 11th day of November, 1938.

I. McIVOR,

Assistant-Treasurer.

MCKENZIE RED LAKE GOLD MINES LIMITED

(No Personal Liability)

DIVIDEND No. 8

NOTICE is hereby given that a quarterly dividend amounting to three cents per share for the fourth quarter of 1938, has been declared payable December 15th, 1938, to shareholders of record at the close of business December 1st, 1938.

By order of the Board,
H. M. ANDERSON,
Secretary-Treasurer,
Toronto, Ontario, November 7th, 1938.

IMPERIAL OIL LIMITED

DIVIDEND

Notice to Shareholders and the Holders of Share Warrants

NOTICE is hereby given that a semi-annual dividend of twenty-five cents (25c) per share and a special dividend of thirty-seven and one-half cents (37½c) per share, both in Canadian currency, have been declared and that the same will be payable on or after the 1st day of December, 1938, in respect to the shares specified in any Bearer Share Warrants of the Company of the 1929 issue upon presentation and delivery of Coupons No. 50 to any Branch of THE ROYAL BANK OF CANADA, in Canada.

The payment to Shareholders of record at the close of business on the 17th day of November, 1938, and whose shares are represented by Registered Certificates of the 1929 issue, will be made by cheque mailed from the offices of the Company on or before the 10th day of November, 1938.

The transfer books will be closed from the 15th day of November to the 30th day of November, 1938, inclusive, and no Bearer Share Warrants will be "split" during that period.

The Dominion of Canada imposes a tax of 15% on dividends paid to non-residents of Canada, deductible at the source on all non-residents of Canada in respect of dividends received by such non-residents from Canadian sources. This tax will be deducted from all dividend cheques mailed to non-resident shareholders and the Company's Bankers, when paying the dividend on presentation of coupons belonging to non-resident shareholders, will deduct the tax on presentation of the coupons. Ownership certificates must be presented with all dividend coupons issued by residents of Canada and presented for payment.

A credit for the 5% Canadian tax so withheld is allowable to shareholders resident in the United States against the tax shown on their United States Federal Income Tax Return. To enable such credit to be claimed, the United States Tax Authorities require the receipt or certificate of the Canadian Commissioner of Income Tax for such payment. To obtain such receipt the United States shareholder must submit, at the time of cashing his dividend coupon, a duly completed and signed "Certificate of Ownership" (Form No. 601, if not available at local United States Banks, can be secured on request from the Company's office or at any branch of The Royal Bank of Canada, in Canada).

BY ORDER OF THE BOARD,
F. E. HOLBROOK,
Secretary,
50 Church Street,
Toronto, Ontario.

International Petroleum Company, Limited

Notice to Shareholders and the Holders of Share Warrants

NOTICE is hereby given that a semi-annual dividend of 50c per share and a special dividend of 50c per share, both in Canadian Currency, have been declared, and that the same will be payable on or after the 1st day of December, 1938, in respect to the shares specified in any Bearer Share Warrants of the Company of the 1929 issue upon presentation and delivery of Coupons No. 50 at:

THE ROYAL BANK OF CANADA,
King and Church Streets Branch,
Toronto, Canada.

The payment to Shareholders of record at the close of business on the 21st day of November, 1938, and whose shares are represented by Registered Certificates of the 1929 issue, will be made by cheque mailed from the offices of the Company on the 30th day of November, 1938.

The transfer books will be closed from the 22nd day of November to the 1st day of December, 1938, inclusive, and no Bearer Share Warrants will be "split" during that period.

The Income Tax Act of the Dominion of Canada provides that a tax of 5% shall be imposed and deducted at the source on all dividends payable by Canadian companies to non-residents of Canada. The tax will be deducted from all dividend cheques mailed to non-resident shareholders and the Company's Bankers will deduct the tax when paying the dividend on presentation of coupons belonging to non-resident shareholders. Ownership certificates must be presented with all dividend coupons issued by residents of Canada and presented for payment by residents of Canada. Shareholders resident in the United States are advised that a credit for the Canadian tax withheld at source is allowable against the tax shown on their United States Federal Income Tax Return. In order to claim such credit, the United States Tax Authorities require evidence of the deduction of said tax, for which purpose Ownership Certificates (Form No. 601) must be completed in duplicate and the Bank cashing the coupons will endorse both copies with a certificate relative to the deduction and payment of the tax and return one Certificate to the shareholder. If Forms No. 601 are not available at local United States Banks, they can be secured from the Company's office or the Royal Bank of Canada, Toronto.

By order of the Board,
J. R. CLARKE,
Secretary,
50 Church Street, Toronto 2, Canada.
14th November, 1938.

GOLD & DROSS

(Continued from Page 12)

of 30 cents a share annually. While some uncertainty has been apparent regarding the dividend when compared with net earnings, it must be remembered that write-offs were heavy last year and included deferred development charges of \$1 per ton milled. The remaining deferred development charges could be written off at 50 cents per ton this year. Net earnings last year were reported at just over 28 cents a share, but before the write-offs, totaled about 41½ cents a share.

Mine development so far has not warranted a higher production or earning rate, but the company is now opening up two new levels and from drilling results these are expected to materially increase ore reserves. Little Long Lac has increased hoisting facilities and is now able to carry on exploration some distance from the immediate shaft section, and has much favorable ground in a length of over two miles yet to be explored. Earnings this year are not expected to be much different from 1937, and the company has built up a strong working surplus estimated at over \$700,000.

CANADIAN LOCOMOTIVE

Editor, Gold & Dross:

Please advise me re Canadian Locomotive. How has the company been doing this year? I bought some common at 10. It's selling below this now. What would you advise?

—A. I. T., Raymond, Alta.

I think I would hold. I understand that Canadian Locomotive will make delivery of the last of the 26 locomotives that it has constructed during the current year and that on the basis of this work—a little more than double that of 1937—coupled with the company's production of mining machinery, etc., the results of the year's operations should be the best in a long time. In 1937, operating profit was \$258,406 and in 1936, \$84,166. In both these years the entire operating profit was absorbed in write-offs and charges.

As to the company's outlook, it depends of course, on what locomotive orders will be forthcoming in 1939. As far as I can ascertain, nothing has been determined in this regard. It seems reasonable to believe, however, that a fair number of locomotives will be included in the 1938 purchasing programs of the railways—and these purchases will, of course, constitute a profitable part of Canadian Locomotive's 1939 operating schedule. I think the company's common stock has definite appreciation possibilities at the present time: it is selling currently at 8, as compared with a high, for the year to date, of 10½ and a low of 5½; in 1937, a high of 23½ and a low of 5 were shown.

O'BRIEN

Editor, Gold & Dross:

I should be glad if you could give me some information regarding the prospects of O'Brien Gold Mines.

—S. M., Ottawa, Ont.

O'Brien Gold Mines' production is holding at approximately \$100,000 every four weeks and the company is accumulating a good working surplus. Any change in the rate of output appears unlikely for the immediate future, and enhancement in the price of the shares largely depends on results of developments at depth. The No. 2 shaft is being deepened to an objective of 2,040 feet. Indications during drilling below the 13th-level point to the possibility of locating further high grade ore. Mill tonnage at its subsidiary, Cline Lake Gold Mines, is approximately 200 tons daily and good operating profits are expected to be realized from this producer.

Thirty years ago the Canadian life insurance companies had only \$125 millions of assets, consisting chiefly of mortgages, bonds, stocks and other productive investments. These assets mainly represented the reserves for policyholders, with lesser amounts for shareholders and miscellaneous. Today we find assets of Canadian life insurance companies expanded to over two billion dollars. The productive items have of course grown, but they have not grown in proportion to the total. It is true that stocks are up from 8 per cent to 16 per cent, but corporation bonds are down from 25 per cent to 14 per cent, and mortgages are down from 29 per cent to 15 per cent.

Where has the rest of the money gone? First of all there are loans to policyholders, which mean just so much less due to them by the companies, and which are up from 11 per cent to 13 per cent. But the really staggering thing is that bonds of governments and municipalities, which represented little more than one per cent of the companies' assets in 1907, now have absorbed no less than 32 per cent. And whatever the life insurance companies receive from the governments and municipalities as interest, has to be provided by them, along with their policyholders who include most of the citizens of Canada, as well as by the banks, and taxpayers of all classes.

Savings Eaten Up

SO IN life insurance, as in banking, (and parallels might be drawn from lesser fields) we have not made nearly such progress as was at first apparent. In our capacity of citizen borrowers, and using the governmental bodies which we send to Ottawa, and to every provincial capital, and to every municipal office, we have literally raided our own savings and investments. We have tried to keep our right hand from knowing what our left hand is doing.

But the painful truth will out, in

the shares largely depends on results of developments at depth. The No. 2 shaft is being deepened to an objective of 2,040 feet.

Indications during drilling below the 13th-level point to the possibility of locating further high grade ore. Mill tonnage at its subsidiary, Cline Lake Gold Mines, is approximately 200 tons daily and good operating profits are expected to be realized from this producer.

BRUCK SILK

Editor, Gold & Dross:

I invested in Bruck Silk at a price of \$17 a share, some time ago. It is now selling at \$3 to \$4. Kindly advise me as to the possible worth of this stock for holding. What are the prospects for the company? What chance, if any, for appreciation?

—O. O., Saskatoon, Sask.

Shares of Bruck Silk, selling, as you say, around levels of 3—4, appear to have interesting speculative possibilities, and I do not think I would be inclined to sell if I were you. This company, in common with all others in the same line of business, has suffered from the business depression in the past year and results for the fiscal period ended October 31, 1938, are not expected to make very good reading. Nevertheless, it should be remembered that Bruck Silk has been able to cover bond interest fully in every one of the past 7 years and, with the exception of 1930, has been able to show something earned on the 125,000 shares of common. For the fiscal year ended October 31, 1937, the company reported a net profit of \$17,169, equal to 13 cents a common share, against net income of \$2,475 and per share earnings of 2 cents in 1936.

Whether or not this stock will rise to the price at which you bought it, of course, impossible to say. However, the company is building up its earning power through diversification of lines and production at its mills, and I think that when the business upswing now in evidence hits its full stride, that the stock will show an appreciation above present price levels. At the present time I would class the common as a long-term speculative hold.

LAKE SHORE

Editor, Gold & Dross:

Would you be good enough to advise me as to how you would consider Lake Shore Gold Mines.

F. L. C., Minden, Ont.

Lake Shore Gold Mines not only is Canada's leading gold producer, but also one of the greatest gold mines in the world. Only recently having completed its 23rd year of life, the production to date exceeds \$144,000,000, of which total \$71,000,000 was paid out in dividends. With a continuation of last year's earnings and the present dividend, the shares have real investment attraction particularly to those who disregard the day-to-day fluctuations of the market.

The dividend yield is close to eight per cent at the current price and it is expected the present rate of \$4 a share annually will be maintained. At the close of the last fiscal year, net current assets were close to \$6,000,000, and while ore reserves are not estimated, indications point to present production and earnings continuing for a good many years.

spite of the obscurity with which we choose to clothe it, and notwithstanding the quadruple entries made by the experts which we hire. No less than \$1,770 millions of our banking funds, and \$650 millions of our life insurance funds, have been eaten up by our public borrowing authorities. And this is not written in criticism of the policies of our banks or of our life insurance companies. They would have been only too glad to use their funds for productive undertakings; and they would be only too glad to start right now to build up the country's assets instead of its debt. They can earn far more, for their depositors, for their policyholders, and for their shareholders, from production than they can from taxation.

They, along with all other institutions and individuals in the country, are the victims of a movement which demands that they turn over more and more of their resources each year for the use of the state. No one can escape it, because each year the burden of taxation narrows down the fields in which productive capital can operate, and more of the people's purchasing power is diverted from private to public channels.

We Pay the Interest

BANKING and life insurance have been mentioned merely because they are the most conspicuous and widespread channels for the people's savings. But the holdings of public securities by these two classes of institution account for only about thirty per cent of our total public securities. Where are the rest? The answer is, investment lists of individuals, and in the strong-boxes of corporations of various kinds. Every person who collects a coupon from a government or municipal bond is himself contributing part or all of that interest, or perhaps more. He may go from his bank direct to the income tax office, and pay the latter about as much as he has collected in income on government and municipal securities. Even if he pays less, he may be only fooling himself, because much of the taxation levied to meet public debt charges is concealed in indirect forms.

And mere possession of wealth does not necessarily put him ahead in the deal, because our whole taxation system is becoming more deliberately and violently directed at wealth. The individual who saved enough to have \$12,000 invested in three per cent government bonds is today not only whit better off, in current spending

ATHONA

Editor, Gold & Dross:

Among several gold stocks held by me is one that is now unsatisfactory and selling at a much lower price than that at which I bought. This is Athona Mines. I thought I would buy some more at the present price if it is worth it. Please let me know what the present position is and the chances for future improvement.

—C. G., Canmore, Alta.

New finances were recently secured by Athona Mines and operations are being resumed. The intention is to deepen the shaft from 250 to 400 feet to explore the downward extension of the "H" ore zone, where diamond drilling indicated a better grade. Negotiations have been underway with Consolidated Mining and Smelting Company, which has a 1,000 ton mill on the adjacent Box property, with a view to having the Athona ore treated there, thus eliminating the large capital outlay involved in erecting a mill, but no announcement has yet been made in this connection.

The volume of ore already indicated is approximately 3,485,000 tons and the estimated uncut grade is \$3 per ton, or \$2.80 cut. Of this amount approximately 1,340,000 tons is considered positive and will average \$3 cut grade. About 2,500,000 tons of the ore can, it is believed, be handled by low cost open pit mining.

CANADIAN VICKERS

Editor, Gold & Dross:

As an old subscriber, I am taking the liberty of asking for information on Canadian Vickers common. About 10 years ago I bought 100 shares at a much higher price than the present market. I would be glad of your opinion of the stock for the long pull. I know the company is in a weak position, but perhaps the prospects are better now, or would you recommend a sale at present prices which would entail a heavy loss?

—W. E. J., Victoria, B.C.

Despite the fact that I think Canadian Vickers common can be considered only as a speculative hold, I think I would do just that if I were in your place—hold. In the fiscal periods ended each February 28, the company has shown deficits in net income from 1933 to 1938, inclusive, with the deficit in the last fiscal year shown at \$47,531, against a deficit of \$198,358 in 1937. The financial position is just fair with total current assets of \$1,239,662, including \$4,661 in cash, against current liabilities of \$629,077.

Airplane manufacturing in Canada is becoming of increasing importance and should, over the next few years, be of even greater consequence. Canadian Vickers, Limited, is one of the companies designated to receive both British and Canadian war orders and the possibility of this increased income is one of the brightest factors in the company's outlook. With preferred dividends amounting to \$59.50, dividends on the common are, of course, a remote possibility. While it is impossible to say whether or not the stock will rise to the price at which you bought it, I do think that it will show an appreciation over the long term and I think I would hold if I were you. The common is quoted currently at 12.

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Denominations: \$1,000 and \$500.

Price: 93 and interest, yielding 4.86%

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Reflecting more normal crop movements, gross earnings of the Company for the past ten weekly periods have shown increases over the corresponding weeks of 1937.

Descriptive circular forwarded upon request.

Wood, Gundy & Company

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Algoma Steel Corporation Limited

5% First Mortgage Convertible Bonds

Due November 1, 1948

Price: At the market to yield about 4.80%

These first mortgage bonds are secured by fixed assets having a depreciated value of over \$1,000 per \$1,000 bond, while average earnings for the past three years ended April 30th, have been \$617,181 after allowing for depreciation at the rate of \$58,000 a year. The maximum interest requirements on the first mortgage bonds, of \$138,000 are therefore covered by a good margin. Descriptive circular will be mailed upon request.

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CONCERNING INSURANCE

Adjustment of Fire Losses

BY GEORGE GILBERT

What does it profit a business man to save a dollar or two in the price of his insurance only to have his claim scaled down in case of a loss to a fraction of what he feels he is entitled to under his policy.

That makes the question of how fire losses are adjusted, which is dealt with in this article, of practical importance to the purchasers of insurance, whether in large or small amounts, as well as to the agents and companies who sell it.

MANY people look upon insurance companies as cold, inanimate entities devoid of feeling or sympathy, and known to them only through the local agents from whom they purchase their policies. Often it is not until a loss occurs under a policy that they come in contact with the company itself by way of one of its claim adjusters.

As far as the insured is concerned, the test usually applied to determine the desirability or otherwise of an insurance company is the treatment his claim receives by the adjuster. In the case of a loss, the adjuster is the official representative of the company, and upon him depends mostly whether the claim is scientifically and honestly settled to the satisfaction of the insured as well as the insurance company.

While the adjuster is authorized to represent the insurance company in reaching an agreement with respect to the legality of the claim and the extent of the loss, he has no authority to waive the conditions and warranties in the policy. In connection with the adjustment of claims under fire policies, consideration must be given to the extent of the coverage furnished under the policy, to the extent of the damage, and to the human element involved.

In the event of a loss, the insured is required by the terms of his policy to notify the insurance company in writing, but as a rule he notifies his insurance agent, who on his part generally looks into the matter and makes an estimate of the extent of the damage, and then notifies the insurance company.

Procedure Varies

SOMETIMES the agent may be certain that the loss is covered under the policy, and, if the amount involved is small, the insurance company may instruct him to settle the loss, thus saving the expense of sending an adjuster. If the amount of the loss is considerable, the company will usually assign an adjuster to the case, and his first duty will be to ascertain as definitely as possible the cause of the loss and to fix the responsibility, so that the company will have the necessary information as to the cause of the loss, and so as to enable the authorities to take such precautions as they may see fit.

Should the adjuster find that the loss is not covered by the policy, because of the violation of the conditions or warranties, or for some other reason, he generally advises the insured that there is some doubt as to whether or not the loss is covered under the policy. The agent may or may not be satisfied with the finding of the adjuster, and he may take up the question with the insurance company. This is a matter between the company and the agent.

It may happen in the exceptional case that either the agent or the company has made a mistake in the writing of the policy, and in that event the question is usually decided between the company and the agent, and the adjuster is notified of the decision arrived at by the company.

Overstepping Authority

IT HAS been pointed out before that the adjuster who oversteps the authority entrusted to him by the company only complicates the business of insurance and the payment of honest claims, and may thus do a great deal of harm to both companies and agents. The adjuster must keep in mind in each case the connection between the company and its agent. The company depends upon the agent to develop its business in a certain district, while the agent is anxious to develop his own business either with one company or another. Accordingly, the adjuster must be careful not to do anything to unnecessarily disturb the agent's clients, while at the same time discharging his duty to the insurance company.

There are cases in which the insurance policy may be voidable by reason of a violation of the policy conditions, but the company may decide on the grounds of equity or business policy to pay the loss notwithstanding its non-liability. This voluntary relinquishment by the company of a contractual right is what is called an express waiver. Ordinarily, the matter of an express waiver is no affair of the adjuster, as the company

alone has the power to waive the conditions of the policy.

While the adjuster has no authority to waive policy conditions, he may unintentionally do so by means of implications and actions, thereby misleading the insured. For example, as one authority has pointed out, the adjuster may make statements which lead the insured to believe the company will waive the breach of conditions or warranties, and the insured may seek to collect a claim under a void policy on the ground that the conditions have been waived by the actions of the adjuster. He may be able to furnish such proof as to satisfy a court of law, and obtain a judgment in his favor.

Waiver May Be Implied

FROM some act or neglect to act on the part of the adjuster, a waiver may also be implied, such as when the adjuster leads the insured to believe that a known violation of the conditions of the policy will be overlooked and the claim paid. Where an adjuster undertakes to establish the extent of the loss before reporting to the company, he usually enters into a written agreement with the insured to the effect that there will be no express or implied waiver of the conditions of the policy. This is called a non-waiver agreement.

One of the conditions of a fire insurance policy is that in case of a partial loss the insured shall protect the property from further damage. Among the first things a careful adjuster does is to inspect the property and ascertain whether it is wholly destroyed or only damaged, and, if only damaged, arrange for its protection from further damage. He should learn at once whether the property can be so protected and advise the insured as to the steps necessary for that purpose.

After a loss the following requirements must be complied with by the insured, under the law: (a) Forthwith after loss give notice in writing to the insurance company; (b) Deliver as soon thereafter as practicable a particular account of the loss; (c) Furnish therewith a statutory declaration declaring that the account is just and true; when and how the loss occurred, and, if caused by fire, how the fire originated, so far as the declarant knows; that the loss did not occur through any wilful act or neglect or the procurement, means or connivance of the insured; the amount of other insurances and names of other insurers; all liens and encumbrances on the property insured; and the place where the property insured, if movable, was deposited at the time of the fire.

Crop Insurance Study in Manitoba

Appointment of a commission of four persons to make a study of crop insurance has been announced by the Manitoba Government. The chairman is W. J. Parker, graduate of the Manitoba Agricultural College, and acting with him are W. A. MacLeod, of the Canadian Co-operative Wheat Producers, as secretary, N. L. Turnbull, Social Credit M.P., and Joseph Wawrykow, a C.C.F. member. In investigating the feasibility of a government-sponsored plan of insurance to indemnify for crop failure in Manitoba, crop insurance as now operated in the United States will be studied, as well as similar schemes in other countries. The commission will report to the Manitoba Legislature at its next session.

Inquiries

Editor, Concerning Insurance:

The insurance on our lumber yard and buildings, up to the present time, has been with the following companies: The Pennsylvania Lumbermens Mutual Fire Insurance Company of Philadelphia, The Indiana Lumbermens Mutual Insurance Co. of Indianapolis and the Lumber Mutual Fire Insurance Company of Boston. This insurance has been placed through Gale & Stone, Agents for these companies in Boston. They have now placed our total insurance with the Lumber Mutual Fire Insurance Company of Boston.

We would be glad to have your opinion as to whether it is safe to have all our insurance with this one company.

T. H. W., Port Credit, Ont.

Lumber Mutual Fire Insurance Company of Boston, Mass., with Canadian head office at Ottawa, was incorporated in 1895, and has been doing business in Canada under Dominion registry since 1931. It is regularly licensed in this country, and has a deposit with the Government at Ottawa of \$113,250 for the protection of Canadian policyholders exclusively. At the end of 1937 its total assets in Canada were \$147,141.86, while its total liabilities in this country amounted to \$47,046.02, showing a surplus here of \$100,095.84. Its unearned premium reserve liability in Canada was \$35,461.82. Comparing this amount with the amount of its surplus in Canada, it will be seen that its financial position in Canada is a strong one in relation to the volume of business transacted here. Its head office financial position is



S. C. McEVENUE, B.Sc., General Manager of the Canada Life Assurance Company, who has been elected Chairman of the Board of the Life Insurance Sales Research Bureau.

—Photo by "The Sun" in Canada.

also a strong one in relation to the volume of business transacted. Its total assets at December 31, 1937, were \$4,139,306, while its total liabilities amounted to \$1,539,306, showing a surplus over all liabilities of \$2,600,000. Its total unearned premium reserve liability was \$1,007,324. Policyholders are accordingly well protected, and the company is safe to insure with for mutual insurance. All claims are readily collectable.

Editor, Concerning Insurance:

Would you kindly let me have your opinion as to the advisability of dividing a sprinklered risk of \$100,000 among a number of insurance companies, also what is customary?

—C. J. S., Kingston, Ont.

While it is customary among a certain class of companies to limit the amount they will write on a sprinklered risk to not more than \$40,000, there is no reason why the insured should not place the whole amount of \$100,000 with a single company, provided it is a strong company, regularly licensed in Canada and maintaining a deposit with the Government for the exclusive protection of Canadian policyholders, as the company would in any event reinsure any amount accepted in excess of its net line on such a risk, and as the insured would have only one company to deal with both as regards payment of premium and collection of claim in case of loss.

Editor, Concerning Insurance:

I am a subscriber to your paper and am attempting to put into effect a safe, economical program of insurance for this company. In this task I find myself confronted by the following problems which I would ask you to answer for me if it is convenient for you.

(1) What is your opinion as to the relative safety of insuring with Mutual, Non-tariff, and Tariff Companies?

(2) Are "Non-assessable" policies issued by Mutual Companies really non-assessable in all their aspects?

(3) Can you see any disadvantage in including furnishings in the co-insurance clause in the case of an hotel building?

These are questions that no insurance agent is likely to answer in an unprejudiced manner, for in each case he has a definite interest in the answer, and I would appreciate an impartial judgment.

—O. J. G., Sudbury, Ont.

Answering your inquiries in order: 1. Whether a company is safe to insure with does not depend upon whether it is a stock or mutual, or a tariff or non-tariff company, but upon the strength of its financial position in relation to the volume of business transacted. This is shown by a comparison of the amount of its surplus with the amount of its unearned premium reserve liability.

2. If the mutual company's charter restricts the liability of policyholders to the amount remaining unpaid on their cash premiums or on their premium notes, that is the extent to which they can be held liable to the company.

3. If keeping the amount of insurance on the furnishings at all times up to at least eighty per cent of their value presents no difficulty in your case, there is no disadvantage but rather an advantage in including the 80% co-insurance clause in the policy, as you get the benefit of a reduced rate. But if it is difficult or impossible to be sure that the requirement is being complied with, the co-insurance clause is not advisable.

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Consolidated
Fire and Casualty Insurance Company

FIRE
AUTOMOBILE
PLATE GLASS

LIABILITY
FIDELITY AND
SURETY BONDS

H. BEGG
MANAGING DIRECTOR

War and Insurance

(Continued from Page 11)

clear that there would be none left to meet expenses or as savings or end-reserves for the men living at the end of the year.

But people die in private life as well. By how much did this early war mortality exceed the normal? Actuaries will tell you that a mortality rate of 6 per year per 1,000 lives would probably be high among standard insured men of the same approximate age groups in private life in Canada. Taking this figure, it can be said that the hazard of death faced by Canada's first overseas men was at least eighteen (18) times greater than it would have been in peace times.

Unfortunately these figures of decimation in the early months of the Great War do not tell the whole story of soldier sacrifice or of life company mortality costs. Casualty and death lists grew steadily longer. Within a few months the war clause calling for \$50 single extra premium was replaced in new policies with one under which the company reserved the right to determine the amount of extra annual premium at the time it became payable through the soldier's departure overseas. Under this type of clause, which remained in general use until the end of the war, failure to pay the extra premiums limited the death benefit to the policy reserve, or in some contracts to the return of all premiums.

Further Increases

AT THE same time, war risk premiums were increased to \$50 per year per \$1,000 from the time of leaving Canada; then to \$70; then to \$100; later to \$120; and finally to \$150 per year per \$1,000.

In fixing these extras, factors other than the ever greater length of current death lists from the front had to be considered. The extra premium ended with the soldier's return but a higher than normal mortality would be experienced among this group for years after. For life insurance companies, as for veterans, the strain of war does not end with peace.

Nor were these ultimate premiums alone sufficient to safeguard the insurance business. For one thing the percentage of life insurance then being purchased by soldiers and already held by them was out of all proportion to their numbers in relation to Canadian adult population. This was dangerous since the future mortality of soldiers, unlike that of civilians, could not be predetermined with any degree of accuracy. For another, the largest and most regular purchasers were officers who as a group experienced a considerably higher mortality.

By the summer of 1915 the companies had reached the point where

sales to active or potential war risks had to be reduced if life insurance security was to be maintained. Various methods were adopted to discourage and limit purchase. Sales by many companies to enlisted men were limited to the higher premium plans such as fifteen and twenty year endowments. Amounts which might be obtained on any one life were reduced to as low as \$1,000 with some companies, and in almost no instance did the amount of complete war risk allowed by any company exceed \$5,000.

To the civilian-turned-soldier who was trying to adjust his finances to \$1.10 or even \$2.60 per day, his regular peace-time life insurance premiums were all too high, with the result that many were left to carry themselves by premium loan. And, to the recruit who had just taken out new insurance, these extra 'overseas' premiums were a 'hold-up'. Yet to the companies' actuaries, encountering claims which daily exceeded the expected throughout four years of war, every policy they issued was a 'gift'. The point of view makes a difference.

Cost of Companies

THE war ended and the Canadian life insurance companies found their claim total to have been \$19,446,124, by the end of 1918; with at least a further known amount of \$817,514 to add for 1919. The extent to which these claims from the overseas group of policyholders affected the mortality rates of Canadian policyholders as a whole is vividly seen by comparing the Canadian mortality of insured lives for various years:

1914	7.5	1917	11.3
1915	8.4	1918	14.8
1916	10.6	1919	7.5

With the return to peace the life companies apparently shared the conviction of most of humanity that the Treaty of Versailles had virtually eliminated the war hazard. By the end of 1919 practically every company was issuing new insurance with no war restrictions. In fact some companies later went to the trouble of advising policyholders who had purchased insurance during the war that they could have all war restrictions removed by returning their policies, but it would appear that policyholders too were convinced that war was a thing of the past since very few took advantage of such offers.

While it is safe to say that at least ninety-five per cent of the life insurance in force in Canada today carries no 'war clause,' the statement must be qualified by two exceptions, both having to do with extra benefits sometimes added to life insurance policies. Many of the disability clauses found on life policies are automatically terminable when the insured engages in any military, naval, or air activity. The Double Indemnity Accident Benefit which, for a small extra premium, doubles the payment when death occurs by accident, definitely excludes this double payment if death is caused by "Riot, insurrection, or war, or any act incident thereto." It is also possible that a fatal kick by an army mule could be defined as "an act incident thereto."

Unless you hold insurance policies issued during the last war the probability is that your entire life insurance estate (apart from extras), and the premiums you pay for it, will remain unaffected by any future war activity on your part. Policy contracts may appear complicated and verbose, but at least there is one sentence to be found in most which could not be more lucid or brief—a sentence which means a great deal, particularly in time of war: "This policy is issued without any restrictions as to residence, travel or occupation."

There is a considerable amount of life insurance in force in Canada—more than 6½ billions (\$6,500,000,000). Even so, should we ever be at war again, there will be a great deal more wanted, largely by people who felt they didn't need it before. Just what they will have to pay for it no one knows. That they will pay plenty is certain, for even the life insurance actuaries are convinced that the next war will be a worse "hell" than the last.

*The first Canadian combatant soldiers did not enter France until December 20, 1914; and their death claims of \$15,000 up to the end of that year did not materially alter the normal rate.

*Ordinary life insurance in force with active companies. Figures do not include the mortality of industrial (weekly payment) insurance, or that of fraternal societies and non-active companies.



LT. COL. A. A. MAGEE, D.S.O., K.C., President of Barclays Bank (Canada), who has been elected a director of the Montreal Telegraph Company to fill the vacancy caused by the death of the Hon. Thomas Ahearn.

"Nearly Everything"

We write policies for so many different risks that one might say we cover "nearly everything".

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ESTABLISHED 1835

ASSETS 30 MILLIONS

COLIN E. SWORD, Manager for Canada
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"Cayley, I've Been Hearing Things About You!"



WELL, CAYLEY, OLD MAN, I HEAR YOU'RE HAVING TEA SERVED EVERY DAY AT YOUR OFFICE. HOW DO YOU EVEN MAKE UP THE TIME YOU LOSE IN THE GIDDY SOCIAL WHIRL?

I DON'T WORRY ABOUT THAT. THE STAFF SOON MAKE THAT UP AFTER TEA'S FINISHED. I'VE FOUND THAT IT JUST ABOUT DOUBLES THEIR EFFICIENCY.

NO FOOLING? TEN MINUTES TIME LOST BY 35 PEOPLE 300 DAYS A YEAR? THEY COULDN'T MAKE THAT MUCH UP.

TEN MINUTES, NONSENSE! THEY TAKE TWO MINUTES, AND THE TEA'S SERVED AT THEIR DESKS, AND BOY, I'VE GOT A CONTENTED, ENERGETIC STAFF NOW! I WOULDN'T TRADE IT FOR YOURS.

BOSH! NO NUISANCE OR NOISE WHEN TEA'S SERVED RIGHT AT THEIR DESKS—AND THEY APPRECIATE THE TEA TOO MUCH TO RUN ANY RISK OF HAVING IT STOPPED.

BUT, GREAT SCOTT, THINK OF THE NUISANCE—THE DISTURBANCE—THE ADVANTAGE SOME OF THEM WOULD TAKE OF IT—

I'M ALMOST CONVINCED IN YOUR CASE AT LEAST, BUT DO MANY FIRMS GO IN FOR THIS TEA IDEA?

OVER 300 IN CANADA HAVE STARTED SERVING TEA TO THEIR STAFFS WITHIN THE LAST TWO YEARS. JUST TRY IT FOR A MONTH, AS THE TEA BUREAU SUGGESTS.

FIGURES SHOW THAT 98% OF THOSE FIRMS WHO TRIED IT HAVE MADE IT PERMANENT. SO WILL YOU, ONCE YOU SEE HOW YOUR STAFF APPRECIATES IT AND HOW MUCH BETTER WORK THEY DO THE LAST HOUR OF THE DAY.

I WONDER HOW MANY OF THEM KEEP ON AFTER THAT MONTH'S FREE TRIAL?

PROOF!

HERE'S A VALUABLE PROOF OF TEA'S REAL WORTH FROM THE SHELL OIL COMPANY OF CANADA LIMITED: "INVESTIGATION LED US TO EXPECT INCREASED EFFICIENCY THROUGH SERVING TEA IN OUR OFFICES. EXPERIENCE HAS PROVEN THAT THE PRACTICE HAS DEFINITE VALUE."

A MONTH'S FREE TRIAL—Write or phone to the Tea Market Expansion Bureau, 2004 Royal Bank Building, Toronto (or to our offices in Montreal, Winnipeg and Vancouver) and we will gladly arrange to serve a cup of tea at four o'clock for one month to your office or factory staff without cost or obligation to you.

Tea revives you

ANYTIME IS TEA TIME

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Wherever building or construction of almost any kind is going on, it is more than likely that one or more G.L.A. products is contributing to the success and quality of the undertaking.

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Everything but Life Insurance

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THE CASUALTY COMPANY OF CANADA

HEAD OFFICE - TORONTO

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A SOLID FOUNDATION

An enviable reputation for efficiency, courtesy, promptness and fair dealing, earned during 54 years of unflinching insurance service, is the cornerstone upon which this Company stands secure.

The PORTAGE LA PRAIRIE MUTUAL INSURANCE COMPANY

PORTAGE LA PRAIRIE, MAN., WINNIPEG, REGINA, EDMONTON

Automobile and General Casualty Insurance

AGENCY INQUIRIES INVITED

LUMBERMEN'S MUTUAL Casualty Company

VANCE C. SMITH, Chief Agent

CONCOURSE BUILDING TORONTO

World's Greatest Automobile Mutual



"There has always been too much DIPLOMACY in BUSINESS"

THE advice of a business analyst, like that of a lawyer or physician, must be unprejudiced . . . even brutally frank. Otherwise, it is of little value to the client. Ailing industry doesn't need "yes men."

George S. May, Limited, has been tremendously successful, not only because of its ability to diagnose the needs of a business intelligently and to apply the proper remedies, but because it has always dared to tell the truth to every client, without fear or favor. May engineers never indulge in personalities. They deal impartially with causes and effects. When they find a situation which needs correction, they report it . . . faithfully, without thought of whose toes may be stepped upon. They

"hew to the line and let the chips fall where they may," whether the criticism hits foreman, superintendent, president or board of directors. Unless the individual officers and the company itself are "big enough" to take constructive criticism, based upon unbiased facts, the May organization cannot benefit them . . . and does not want the job.

This company occupies a strong position in Canada. It does not "play politics" to get business and its recommendations are always frank and direct, without regard to fee or job. The merit of this policy is best proved by the phenomenal growth of this company and its record of accomplishments in hundreds of well-known manufacturing plants.



GEORGE S. MAY, LIMITED

TORONTO - 320 Bay Street - MONTREAL - 1253 McGill College Ave.

WE DISCUSS THIS WEEK

Canadian Car & Foundry

CANADIAN CAR & FOUNDRY is the foremost manufacturer of railway cars and related equipment in Canada. The company makes, in addition, frogs, switches, inter-sections, and miscellaneous castings for railway, agricultural and industrial use. Canadian Car also controls Canadian General Transit Company, which leases tank and other special types of cars to shippers. Eight plants are owned—four in Montreal and the remainder at various points in Ontario and Nova Scotia—and four foundries, whose aggregate capacity is more than sufficient to satisfy the company needs, are operated.

In 1936, Canadian Car widened its activities to include the manufacture of aircraft, and at the present time is licensed and equipped to produce a varied line of planes from small airplanes to the largest transports and bombers. Rights were recently acquired to manufacture the Bristol "Maple Leaf" engine and production has already started. It is the first aircraft engine to be made in Canada. Since the company is equipped to produce guns of various types, officials have been on their toes trying to secure orders that will be forthcoming from both Canada's and Great Britain's armament programs, and certain guns, produced on an experimental basis, have won approval in British government circles. The British government's policy of supplementing any armament orders placed by the Canadian government will stimulate the progress of such work in Canada.

Only certain contract details remain to be worked out before operations will begin at the aircraft plant in Mexico which Canadian Car will operate. The Mexican government is financing construction of the plant, and profits will be divided on a fifty-fifty basis. The planes produced will be sold throughout South America.

Big Car Potential

IT IS NO NEWS to Canadians that Canada's railroad mileage is divided between two principal systems: the government-owned and subsidized Canadian National and the privately-owned Canadian Pacific. In the past, these railroads have given their equipment business to Canadian firms, and it is to be expected that this policy will be continued. To date only a small amount of the equipment retired by Canadian railroads since 1929 has been replaced. In the intervening years, deterioration and obsolescence of existing equipment has gone on apace. In 1937, however, as a reflection of the general improvement in rail traffic and earnings, Canadian builders received orders for 57 locomotives, 7,397 freight cars and 99 passenger cars—a total larger than the combined orders from 1930 to 1936, inclusive. The point is that the obsolescence and retirements of recent years have built up a substantial market for new equipment which will be supplied when traffic and earning trends are favorable. With western crop conditions immensely improved and business conditions brightening, large outlays for rolling stock and maintenance equipment over the next several years is possible. Canadian Car's strong trade position virtually assures it of its share of such orders.

The financial statement of Canadian Car & Foundry for the fiscal year ended September 30, 1937, showed \$4.01 per share earned on the preferred stock in contrast to a deficit of 45 cents in the pre-

ceding year. Earnings on the common stock in 1937 amounted to \$1.75 per share. Net income was \$1,134,413, which compared favorably with \$7,684 in 1936; deficits in the four previous years; and \$761,433 in 1931. Net income in 1930 and 1929 was \$2,593,119 and \$3,005,902, respectively. In 1929 and 1930 the company received large equipment orders, but thereafter had little earnings from this source until 1937. In that year, orders in excess of \$20,000,000 were received, and while the greater part of these was completed by September 30—the end of the fiscal year—a backlog of several million dollars was carried over into 1938. During 1938 large orders were received from the Canadian National and Canadian Pacific Railways, British American Oil and the Toronto Transportation Commission. A backlog of some \$5,000,000 is estimated to have been carried over into the current fiscal year which began October 1, 1938.

The Kingsland Claim

ON JANUARY 11, 1917, the company's plant at Kingsland, N.J., was destroyed by fire and explosion, and the damage was attributed to German sabotage groups in the United States. Reparations claims for \$6,000,000 were entered. The company has lost several decisions before the American Mixed Claims Commission in The Hague, Boston and Washington. In September, 1937, new evidence having come to hand, the company filed a new brief. Hearings, it is reported, may take place next month. The claim is an important one for the company because of the large sum that would be available should it prove successful.

At the time of this writing, the financial statement for the year ended September 30, 1938, is not available. Indications are, however, that profits will be well in excess of the \$4.01 per preference share earned in 1936-1937. While the earnings of the Canadian railroads have shown a sharp decline this year, improving crop and business conditions point to increased equipment orders early in 1939. The outlook for the aircraft operations continues promising, particularly in view of the recent arrangements for the manufacture of planes for the British government by a group of Canadian firms, including this company. Most recent reports in this respect are that British orders in Canada will run to between \$13,000,000 and \$15,000,000, initially, with deliveries contracted for 1940. These figures may be exceeded, but they are, it is estimated, close to the truth in view of the manufacturing facilities available. The possibilities in other directions, namely, the manufacture of munitions, heavy ordnance, tanks, etc., have yet to be explored fully.

Maintenance of the regular dividend of \$1.75 per share on the preferred stock is expected, and some reduction of the arrears of \$6.50 per share—as of October 10, 1938—is possible over the intermediate term. Airplane manufacturing has given an added and increasingly important fillip to company earnings and should take on additional consequence over the next several years. In view of this factor, the preferred and common stocks share a good measure of speculative appeal. The preferred is selling at 31½, its high for the year to date—to yield 5.5 per cent.; the common is selling at 17½. Low for the preferred in 1938 is 18½. The common has shown a high of 18½ with a low of 7½ so far this year.

According to experienced oil men, it is quite common to encounter salt water in several U.S. fields. In fact, in the East Texas field, over 3,500 wells produce some salt water. If the water is a connate or stagnant pool it is not likely to be serious, oil men say. If, on the other hand, it is a hydrostatic body, it will be serious and definitely proves that Okalta No. 6 is on the edge of the water oil horizon. According to news emanating from London, the British Government are still very much interested in the development of Alberta oil fields. According to the New York Times, the pipe line from the Iraq field was blown up three different times last week. As the British Navy obtains a great deal of its oil supply from this field, one can understand the British Government being anxious to obtain an oil source within the Empire where a steady supply could be depended upon in either peace or war.

It is also unofficially reported that our own Department of National Defence is interested, and it is rumored that the Dominion Government is anxious that representatives of the Alberta Petroleum Association should go to London as soon as possible. It is suggested that the Dominion Government will likely send Dr. G. S. Hume of the Department of the Geological Survey to represent them at the time that representatives go from Alberta. Dr. Hume is Canada's greatest authority on Turner Valley and other western structures.

Last week the Alberta Petroleum Association officials received a wire signed jointly by R. W. Lord, Vice-president of the C.N.R. and George Stephen, Vice-president of the C.P.R. inviting these officials to come to Toronto on Nov. 27th. At this meeting the matter of a rate of 6,000 bbls. of Turner Valley crude oil to Toronto will be discussed. Last February officials of the British American Oils and Imperial Oils, when appearing before the Tariff Board, stated they could use up to 6,000 bbls. per day in their respective refineries at Sarnia and Toronto. Oil men are very hopeful that a sufficiently low

rate may be obtained to enable them to start shipping oil east immediately. At the present time, Turner Valley is prorated to 11,600 bbls. per day and an additional outlet of 6,000 bbls. would help greatly at this time. According to some expert technical men, the field has now reached the stage where markets, other than those now supplied, must be obtained if the field is to continue drilling new wells.

Command No. 1 well is now drilling over 100 ft. in the line and should be Turner Valley's next producer. Other wells in the line are West Turner No. 3 and Royalite No. 34.

As this is written the Brown Consolidated No. 1 well is reported to have contacted the line.

REAL ESTATE, MUNICIPAL

Furnished by J. H. McGeoghegan & Co., Royal Bank Bldg., Toronto.

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Avalon Apartments 6½ 49.00	38 43
Ancroft Place 1.56 22.00	48 54
Balfour Building 6 43.00	28 33
Box-Melville Garage 6½ 47.00	30 35
Bloor St. George Bldg. 7 16.00	37 43
Door Park Manor 7 19.00	10 15
Dominion Square 6 18.00	47 50
Edgar Park Apts. 6½ 15.00	48 53
Godfrey Realty 6 42.00	40 44
Major Building 6½ 42.00	16 20
Montreal Apartments 3½ 18.00	70 75
Northern Ont. Bldg. 6½ 20.00	97 102
Ontario Building 5½ 12.00	25 30
Oakley Realty 5½ 51.00	65 71
Richmond Bay 6½ 42.00	97 102
St. Catharines Bldg. 3 17.00	37 42
Vancouver Georgia Hotel 6 47.00	37 42
Windsor Arms Hotel 6½ 17.00	81 86

MUNICIPAL ISSUES	
East York, Township of 70	75
Erboske, Township of 97	102
Fort Erie, Town of 101	105
Kingsville, Town of 96	101
Leamington, Town of 98	103
Leaside, Town of 99	104
Midland, Town of 101	105
Mindos, Town of 101	105
New Toronto, Town of 101	105
Niagara Falls, City of 101	105
North York, Township of 97	101
Pembroke, Town of 101	105
Riverside, Town of 11	18
St. Boniface 7.8, City of 33	44
Scarborough, Township of 55	60
Sudbury 5.8, Town of 101	105
Trenton, Town of 98	102
Weston, Town of 98	103
Windsor, City of 60	65

Municipal quotations are necessarily approximate, they being various coupon rates and maturities.

MINES

BY J. A. McRAE

SHERRITT-GORDON Mines, Ltd., has made remarkable strides during the past year. The mill has been gradually increased until recently attaining a rate of as much as 2,400 tons per day. The average is now close to 2,300 tons daily. Production has steadily risen until at present it amounts to approximately 100,000 lbs. of copper daily, working six days per week. The official statement shows 7,400,000 lbs. of copper produced in the third quarter of this year, together with 1,609 ounces of gold. With copper at 11 cents and gold at \$35 an ounce, the gross for the three months would amount to \$814,000 for copper, and \$56,000 for gold. Added to this was \$25,000 for silver, making \$895,000 for the quarter. This means that under current conditions the gross value of current output is approximately \$300,000 every 30 days.

Dome Mines has maintained production at an average of over \$600,000 per month throughout 1938, with \$6,087,000 having been produced in the ten months ended Oct. 31. The mill handled 501,000 tons of ore during the period. The ore has yielded an average of .35 ounces of gold per ton treated.

San Antonio, with recovery now under \$9 per ton, is steadily reducing operating costs and has established the low point of about \$4 per ton. Output from the beginning of this year to Oct. 7th was \$790,700.

MacLeod-Cockshutt produced \$347,522 during the three months ended Sept. 30. Mill heads were \$8.50 per ton, with recovery of \$7.59. Operating costs were reduced to \$3.85 per ton.

Howey Gold Mines established average operating costs of \$1.86 per ton during the eight years in which the mine has been under production. Currently, the costs are running ap-

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Long years of close relationship with leading banking institutions in all parts of the world ensure for customers of the Bank of Montreal the best of facilities for foreign banking transactions.



BANK OF MONTREAL

ESTABLISHED 1817

proximately \$1.36 per ton. During the eight years, output exceeded an aggregate of \$10,000,000, with \$1,250,000 having been paid in dividends and a substantial surplus established—added to which are equities of possible value in other properties.

MacGregor Porcupine Gold Mines has let a contract for diamond drilling on its property, situated a short distance northeast from Dome Mines in the Porcupine district.

Gold production from the mines of Ontario during the nine months ended Sept. 30 amounted to \$73,228,132, according to the Ontario Department of Mines. This compares with \$65,167,593 in the corresponding period of the preceding year.

Noranda Mines, big copper producer of Quebec, although known to be one of the important copper mines of the country, is not generally known

to be moving toward the position of largest gold producing enterprise in Canada. On the company's original property, the Horne mine at Rouyn, there is an ore reserve of over 30 million tons, estimated to contain approximately \$180,000,000 in gold. In addition to this, the company also controls Pamour Porcupine, and Hallnor, two very important newly established gold producing mines in the Porcupine gold field. No other mining enterprise in Canada has ever estimated anything approaching such a large reserve of gold in its ores.

Bobjo has intersected big widths of commercial ore by diamond drilling at Woman Lake. Former work some years ago revealed very rich, but patchy ore shoots, which discouraged continuation of work. Now, however, attention has been centred on the greater width of low to medium grade, with the result that hopes are running high for the enterprise.

"Gee," said the foreman, "a big bondholder, huh?"

THE KIDDING BEGAN at lunch time ...

Somebody mentioned the new office building at the corner of Walnut and Main. Joe said, "I have an interest in that building."

The boys egged him on—and Joe admitted that he also had an interest in the transportation company, the electric light company, the department store, and in some city and farm real estate.

"Gee," said the foreman in mock admiration, "a big bondholder, huh?"

"Yep," said Joe, "and so are a lot of you guys."

"How d'do, Mr. Bigshot," said one. "Pardon my glove," said another, "I'm Mr. Moneybags."

But Joe was right, for Joe has a life insurance policy in Metropolitan. Part of the money he and other Metropolitan policyholders pay as premiums is set aside as a reserve and put to work helping to finance homes, farms, office buildings, utilities, and other business enterprises that help make work and jobs all over Canada and the United States.

And Joe, like all Metropolitan policyholders, has an interest in all the investments the Company makes. While the Metropolitan does not operate or control the enterprises underlying these investments, it is very reassuring to Joe to know that the Company's long years of experience and its staff of experts safeguard the selection of every investment.

Joe is vitally concerned with the success of these investments because they help guarantee that his life insurance policy, as well as every other policy, will be paid when due.

This is Number 7 in a series of advertisements designed to give the public a clearer understanding of how a life insurance company operates. Copies of preceding advertisements will be sent upon request.

Metropolitan Life Insurance Company

(A MUTUAL COMPANY)

NEW YORK

Frederick H. Ecker CHAIRMAN OF THE BOARD Leroy A. Lincoln PRESIDENT

CANADIAN HEAD OFFICE OTTAWA



IN TWO SECTIONS—SECTION TWO

SATURDAY NIGHT

PEOPLE

TRAVEL

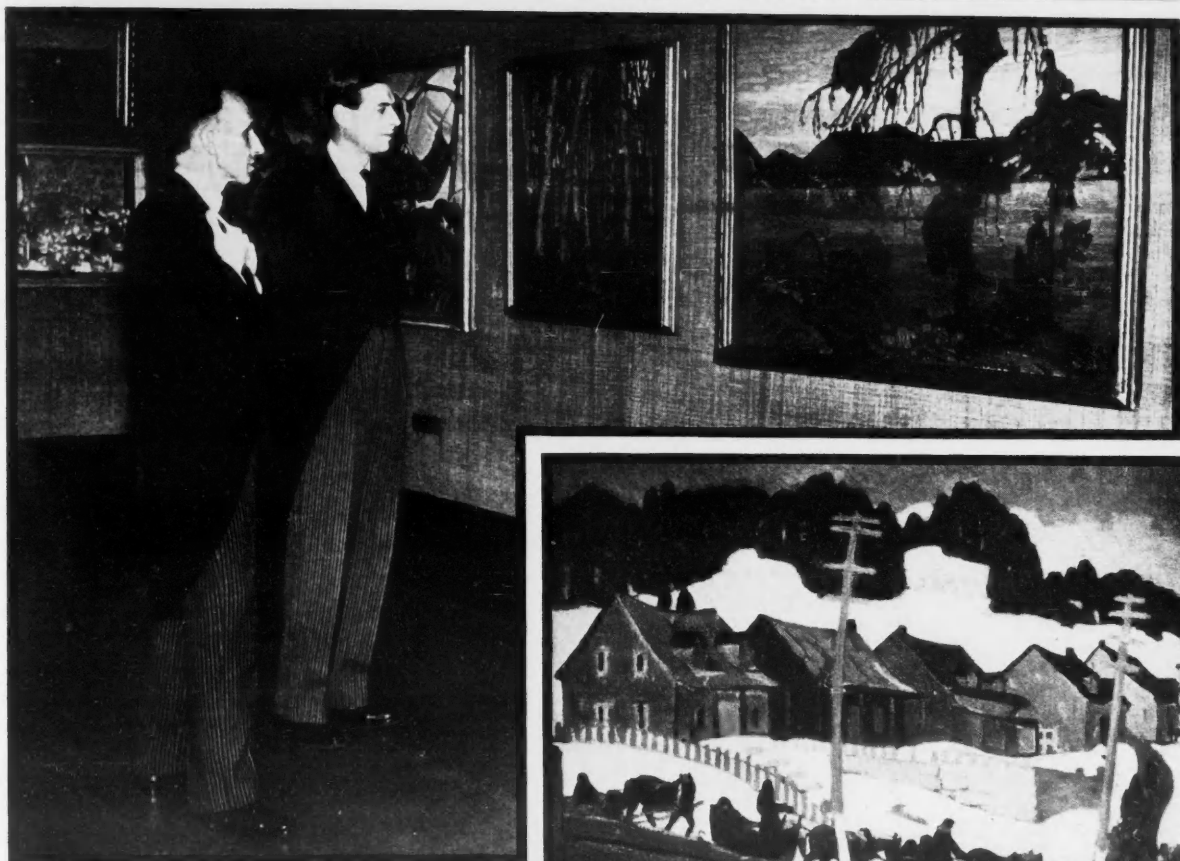
FASHION

HOMES

THE ARTS

TORONTO, CANADA, NOVEMBER 19, 1938

"A Century of Canadian Art" in London

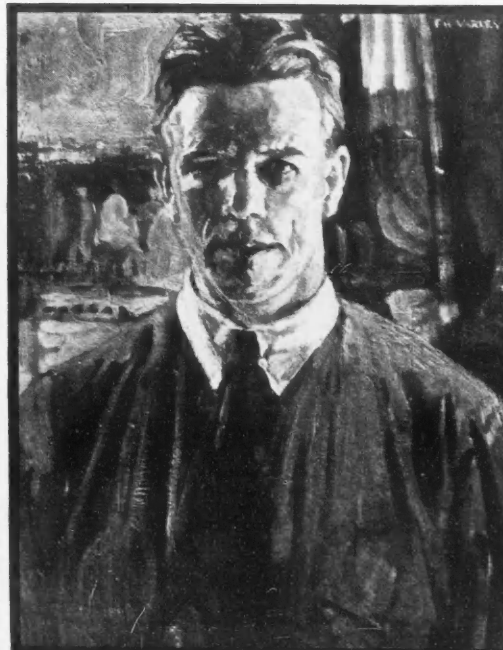
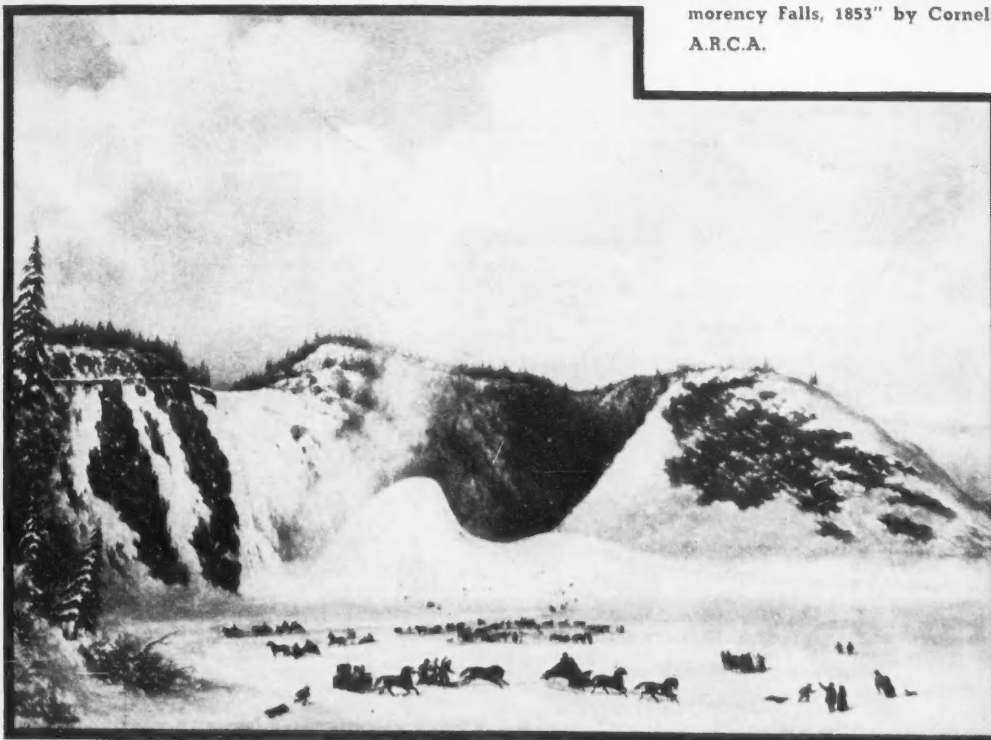


THE MOST IMPORTANT EXHIBITION of Canadian Art ever assembled outside the Dominion is currently on view in the Tate Gallery, London. Typical of the selection which shows the development over the past century, are the pictures shown here. A review of the show appears on page 22 of this issue.

TOP, LEFT, "Fields, Township Normanby" by Carl Schaefer. RIGHT, "The Gardener's House" by Ethel Seath.

CENTRE, LEFT, the opening of the Exhibition by H.R.H. the Duke of Kent, accompanied by the Hon. Vincent Massey. CENTRE, "Sunday in the Country; Return from Mass" by Albert H. Robinson, R.C.A. RIGHT, "A Meeting of School Trustees" by Robert Harris, C.M.G., R.C.A. (1849-1919).

BELOW, LEFT, "Vilhjalmur Stefansson" by Emanuel Hahn, A.R.C.A. CENTRE, "Montmorency Falls, 1853" by Cornelius Krieghoff. RIGHT, "Self Portrait" by F. H. Varley, A.R.C.A.





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EATON'S-COLLEGE STREET

MUSICAL EVENTS

Orchestra Was Never Better

BY HECTOR CHARLESWORTH

NEVER in its history has the Toronto Symphony Orchestra played so well as in the second concert of this season's regular series in Massey Hall, under Sir Ernest MacMillan. Impressive though the work of conductor and orchestra has been in the recent past, they have not previously reached the heights attained in the last two movements of the Sibelius Second Symphony.

The instrumental program as a whole was of refreshing and unhackneyed interest, embracing three important 20th century compositions. It began with Sir Thomas Beecham's delightful Ballet Suite, "The Gods Go A-Begging," seven episodes based on airs by Handel. These were originally the musical setting of a ballet, illustrating the English rococo period, and seemingly suggested by the drawings of Aubrey Beardsley. Handel was one of the most inspired and most dignified melodists of all time, and for this ballet Beecham uncovered a mine of charming material in his forgotten operas. The suite is a most playful and buoyant work, and its fascinating rhythms and enchanting details were exquisitely brought forth by Sir Ernest.

Later came Ravel's unique choreographic poem, "La Valse." Begun during the great war and completed after its conclusion, it was first performed at the Lamoureux concerts in Paris by Camille Chevillard, and has been a continuous favorite on French orchestral programs ever since. It is an amazing work, illustrating the supreme brilliance of Ravel as an orchestral technician. It is much more subtle than "Bolero," often coupled with it. It begins in odd, dreamy fashion and then there develops a haunting valse theme which is subjected to wonderful convolutions before the work ends. A glorious valse in the Straussian style is evolved in which Ravel typifies the *esprit* of

Vienna and Paris in the fifties, the hey-day of the French and Austrian Empires. But the work ends in chaos, and it is obvious that Ravel intended to suggest the ultimate collapse of the old European social structure. Abounding with subtleties it is a difficult work to interpret. The rendering by Sir Ernest, was beautiful in color and shading, and altogether an intellectual and emotional triumph.

Finally came Sibelius' Second Symphony played by the Orchestra in the past but with less grandeur and beauty of tone. It was composed in 1902, and there is an analogy between Beethoven and Sibelius in connection therewith. For a year Sibelius had been threatened with total deafness, a fear not dissipated until he was completely cured in 1905. Therefore this Symphony was composed in much agony of spirit, backed by a resolve to face fate as Beethoven had done. This accounts for the emotional magnificence of the third and fourth movements and the intense tragic quality of the slow movement which precedes them. The first movement is in a different mood, portraying the peasant life of Finland in its gayer aspects. The whole opus is a national as well as a personal utterance. As it draws to an end a tonal mass is piled on tonal mass in a manner which only an inspired master of his material could command. Sir Ernest rose to the occasion superbly, and inspired his orchestra to do likewise. It was a rendering that lifted sensitive listeners to a high altitude of responsive ecstasy.

The guest artist was Jan Peerce, a young tenor who has come forward rapidly during the past year. With a large orchestra behind him he gave a better account of himself than in his appearance on an empty stage last spring. His voice is of rare quality; robust, but mellow and musical also. It is even throughout its admirable range, and the singer's easy, flowing

production was especially evident in Walther's Prize Song from "Die Meistersinger." His phrasing is intelligent and expressive.

Magician on the Harp

A PROGRAM of rare musical distinction was heard at the recent joint recital in Eaton Auditorium of Hertha Glatz, contralto, and Marcel Grandjany, greatest of contemporary French harpists. Both artists have been heard in the same auditorium previously.

As it turned out it was the latter who saved the situation, for Miss Glatz was suffering from bronchial trouble which saddened those who realized at what distress to herself she was singing. Nevertheless she sang courageously, and had already proved her high abilities by her appearances as chief contralto with the Salzburger Opera Guild a year ago. She could not rise to the standards she then revealed in the title role of Monteverdi's "Poppea" and as the *Murderess* in Milhaud's ghastly work, "The Poor Sailor." At her best her voice is of warm, smooth and thrilling quality; and her all-round musicianship was doubly apparent when she was singing under physical handicaps the other night.

It was regrettable that she was practically exhausted before she reached the final group, a series of joint numbers by Campion, Purcell and de Falla in which the harp would have blended beautifully with her voice. Unhappily she felt it necessary to follow the program by singing, just before it, Moussorgsky's "Hopak," one of the most merciless songs in vocal demands ever penned. In her earlier groups she was best in Bach's "My Heart Ever Faithful" and in German lieder. When in good form she must be a superb interpreter of Schubert, and as it was she gave wonderful animation to "Ungeduld" (This is My Heart).

Only superlatives are adequate to describe the beauty of M. Grandjany's performances on the harp. As a rule I prefer the instrument as a color-factor in orchestral music; but the Frenchman's virtuosity makes his solos as thrilling as Paderewski or Kreisler at their ultimate best. Only a magician could achieve an effect so near to a flawless cantilena on a plucked instrument, as he displayed in many numbers. His tones were not merely ethereal and dulcet, but solid in substance; his facility unlimited. Two of his own compositions were excellent, but more interesting were transcriptions of Handel, Mozart, Pjonne and Debussy. Historically his most interesting offering was one of the most beautiful of all Elizabethan harpsichord compositions, "The King's Hunt," by Dr. John Bull. He was organist, harpsichordist and composer, almost contemporary with Shakespeare in birth, whose career began at Hereford and ended at Antwerp. To him the tune of "God Save the King" was long erroneously attributed. Nearly a century after his death his name, appropriated by a pamphleteer to satirize the Duke of Marlborough, became an epithet signifying a typical Englishman.

Memorial Broadcast

THE Mendelssohn Choir, under Dr. H. A. Fricker, was the dominating factor in the Remembrance Day Memorial Broadcast presented before a large audience in Convocation Hall under the auspices of the Canadian Legion. This auditorium is a difficult one, because its many cavernous galleries swallow tone; nevertheless the tone of the Choir was noble and brilliant. Dr. Fricker with his early training at Canterbury Cathedral is at his very best in ecclesiastical music that demands dignity of utterance and refinement of expression.

The program could hardly have been bettered in appropriate quality and structure, and all the composers were British or Canadian. "Abide With Me" has been rather overdone in Remembrance Day ceremonies, and one welcomed instead the two great hymns chosen for the occasion: "Praise My Soul, the King of Heaven" in Sir John Goss's noble setting; and a very beautiful and reverential arrangement of "For All the Saints" by Ralph Vaughan Williams.

The principal number was Holst's "Te Deum." Though nearly every British composer, past and present, has composed a "Te Deum," Holst's is one of the grandest in imaginative feeling. He was forty when the war broke out, but at once enlisted, and



ORFA PERNEL, violinist, who was chosen to represent England at the International Festival of Contemporary Music held at Prague and who will be guest artist at the third concert of the Toronto Symphony Orchestra on November 22, Miss Pernel will play the Mendelssohn Concerto in E minor.

war experience seemed to awaken his creative genius. All his best works are those produced between the period of the Armistice and his death at 60 in 1934. His "Te Deum" was sung with fine shading and superb declamatory effect.

The most beautiful number heard, however, was Healey Willan's part-song, "How They So Softly Rest," composed years ago in memory of members of the Mendelssohn Choir who fell in the war. Other numbers were Elgar's settings of Laurence Binyon's elegy "For the Fallen" and the patriotic "Britons Alert." Masterly in orchestral scoring, Elgar was not so lucid and direct in most of his choruses and these works are no exception, but they were impressively interpreted by Dr. Fricker.

Added interest was added by the Lector, Leslie Chance of Ottawa, a gifted reader, who recited the lines of several of the poems to be sung, and one must add a word as to the purity and brilliance of the bugles and trumpets which blew "Last Post" and "The Reveille."

THE second of the twilight organ recitals at Eaton Auditorium under the auspices of the Casavant Society was given by Sir Ernest MacMillan. His dignity and virtuosity on the instrument which first won him recognition, is well known. Bach's vastly conceived Passacaglia and Fugue in E minor was the principal number, and other composers represented were Purcell, Widor, Franck and Kreigh-

Czech Music to Front

CZECHOSLOVAKIA took its place in the second of the subscription concerts by the Hart House Quartet, given in its parental abode the other night. The principal number was one of two Quartets in E minor, which their composer Smetana entitled "From My Life" and which were devised as a Musical Autobiography. It was rather a startling idea, though absolute music is supposed to be, in emotional aspects at least, autobiographical. These works go quite a long way back—to 1876, 15 years after Smetana had founded the Czech national school of music and become a patriotic hero. The work played at Hart House deals with such subjects as "Youth versus Life—Military Service and Night Life in Prague—First Love." Then it jumps to "Dedication in Old Age." The youth episodes are of course retrospective because Smetana was 52 when he composed them. His melodic appeal, descriptive skill and originality in harmonic device are apparent, and the Quartet was played sympathetically, and with conscientious attention to detail.

The program began with Beethoven's Quartet in E flat, opus 74—the "Harp" Quartet; so called because of certain ingenious passages. It is in the minor, stimulating and light-hearted, but strangely enough the rendering seemed to lack verve. The organization was much better in "Three Idylls" by the English composer Frank Bridge, himself a chamber musician of much experience. He has composed a great deal of chamber music in various forms, and is at his best in descriptive episodes which impart charm, grace and contrast to a program when sandwiched between compositions of more serious import. The "Three Idylls" are indeed radiant little pieces, and were played with captivating vivacity.

THE American Women's Club of Toronto gave its autumn musical program this week at Eaton's Auditorium. The guest artists were the Canadian Hamburg Trio, which played Mozart's Trio in B flat and Beethoven's "Ghost" Trio.

WORLD OF ART

BY H. G. KETTLE

AT THE Women's Art Association, Frank Carmichael and A. J. Casson are holding an exhibition of water-colors. In background and approach they have a good deal in common and their influence on Canadian water-color painting has been considerable.

A. J. Casson sits down in front of his landscape and as one very much occupied with design he explores all the possibilities of shape and pattern. He tidies up the landscape into clearly defined areas indicating recession and solidity in a manner not altogether unlike the cartographer with his contour lines. The result is distinctive, pleasantly colored, and very decorative, at its best perhaps when the decorative element is carried furthest as in *The White Forest*, or as in the canvas *Autumn Evening* which I remember a year or so ago in one of the O.S.A. exhibitions.

Frank Carmichael like Casson is also concerned with design, form and organization but with more insistence on rhythm. His boundary lines have a more flowing quality. His hills and clouds retreat into the distance like a series of echoes, or the reflections of an infinity of two mirrors facing each other. *The Village of Whitefish Falls* is outstanding among the larger paint-

ings. There are also a number of small sketches which are very lively and attractive.

AT THE Picture Loan Society, 3 Charles Street West, Isabelle Chestnut Reid is exhibiting canvases which fall into three groups. The first includes bowls with fruit, plants and "Norm," all very thickly painted in short stabs with the brush, the strokes often arranged in spinning circular patterns. They are certainly lively and striking but Mrs. Reid's debt to Van Gogh needs no pointing. It is perhaps too close for one to be happy about it. The second group consists of landscapes broadly designed, and owes something to Mr. Casson and the Group in general. It was the last group that interested me most simply because, and they are only a group for this reason, here seemed to be more of Mrs. Reid herself. I am referring to the decorative *Tritona* and *Snow on the Mountain*, two flower paintings, and to *Silver Maple* and *Sumach* with their lively design. These are all small sketches but they seem to have more to say than the larger works. One could not help being very much interested in the frames by the artist's husband.

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BY MARY LOWREY ROSS



"A CERTAIN DICTATOR" as played by Harold Clark in the hilarious revue "Pins and Needles", outstanding New York success of last season which comes to the Royal Alexandra Theatre for the week of November 21.

PHYLLIS BOTTOME, noted English author who will speak in Toronto this month, has realized the Utopian dream of every writer. She has never received a rejection slip. The first of her 40 novels was completed when she was 17 years old—although she began work on it at the tender age of 13—and it was immediately accepted for publication. Her last novel, "The Mortal Storm," deals with the life of a German family under the Hitler régime. She is perhaps most widely known, however, for her book "Private Worlds," a study of life in a mental hospital which Claudette Colbert and Charles Boyer portrayed on the screen.

Miss Bottome will give the first lecture in the 1938-9 series of the Holy Blossom Forum. On November 28, she will speak in the new Holy Blossom Temple on "Love and Marriage."

As one of the most popular of contemporary novelists, Phyllis Bottome has definite ideas of censorship.



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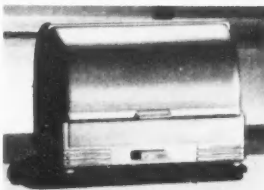
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THE BOOKSHELF

Looking Ahead - - But Not Too Far

BY HAROLD F. SUTTON
LITERARY EDITOR

THE week after next—the issue of December 3rd—we present the Christmas Literary Supplement. It is possible to give a hint, but not too broad a hint—things still being in the shaping-up stages—of what the Supplement will contain. There is, for example, Andre Maurois' "Chateaubriand"; we are fairly certain, harking acts of God and wind and weather, that it will be reviewed by a prominent contributor (name on request). It is Maurois' first full-length biography since "Disraeli"; and subject and author combine to make it a very promising book.

We have sent to Col. Langford, "Through the Fog of War," by Captain Liddell Hart. Captain Hart is still busy underlining the significance of the last world war, and as Col. Langford is our Liddell Hart expert, he may be depended upon to let you know the latest conclusions and forewarnings of this top-notch military historian.

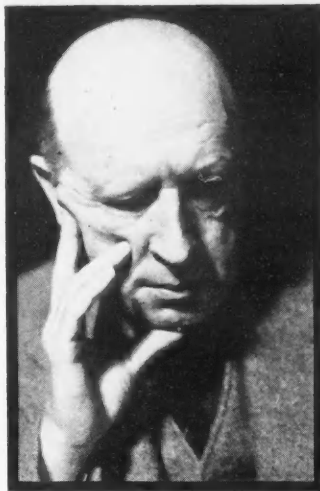
Marie Christie has promised us a review of "Guns and Butter," by R. H. Bruce Lockhart. The author of "British Agent" was in Europe during 1937 and part of 1938 and this book records his impressions of the political chaos he encountered. "Queen Victoria's Daughters," by E. F. Benson, is another book to which we expect to give prominence. Mr. Benson has hit on a novel plan for giving us a comprehensive picture of past Europe, for Queen Victoria's daughters went far afield.

Perhaps we shouldn't give too much away. The element of surprise is always important. Anyway, you can depend upon it that a half dozen or so of the latest novels will be discussed, including Hans Fallada's "Wolf Among Wolves," a story of Berlin during the dark days of inflation; Gwen Jones' "Garden of Bays," a historical novel about the Elizabethan poet, playwright and novelist, Robert Greene; and Van Wyck Mason's "Three Harbours," which is not just another American historical novel.

Lady Willson, to conclude, is reviewing Patrick Slater's new novel, "Robert Harding," and, as well, Mrs. George Black's autobiography, "My Seventy Years." Hector Charlesworth is ploughing through a batch of music books, among them Lotte Lehmann's reminiscences, "Midway in My Song." Edgar McInnis is knee-deep in books of verse, and Margaret Lawrence is completely surrounded by children's books. They'll all be in the Christmas Literary Supplement if we have the space and nobody breaks a leg.

Marginal Notes

Elizabeth Bowen's new novel is "The Death of the Heart." It is announced for January. Congratulations to Nobel Prize winner, Pearl S. Buck. Blair Niles has been working for two years in Virginia and New York in her search for material for her book in the "Rivers of America" series. The completed manuscript, which will appear in book form under the title of "Virginia Venture: The James River," is now with the publishers. This will be the fifth book

JOHANNES BUECHHOLTZ
Author of "The Saga of Frank Dover".

in the series, the fourth, "Powder River," coming off the presses this month. The third "Suwannee River," by Cecile Hulse Matschke (Farrar & Rinehart, \$2.75) has been on our shelves for several weeks and to us it is the equal if not the superior in interest to the two preceding volumes, "Kennebec: Cradle of Americans," by Robert P. Tristram Coffin, and "Upper Mississippi: A Wilderness Saga," by Walter Havighurst. Mrs. Matschke writes at first hand and in a charming, evocative style of the strange, primitive people who live in the twilight swamp-lands—haunts of snakes and other fearsome reptiles—at the source of the Suwannee. It is a new, yet old way of life that she opens up to us, revealing and slightly disturbing to Northerners who forget that their sleek, motor-car civilization does not embrace the entire continent.

"The Rivers of America" series make really a notable addition to American history books and it is pleasant to record that Canadian Constance Lindsay Skinner is the editor of the series. Among forthcoming "River" volumes are "Missouri River," by Mrs. Skinner, "Hudson River," by Carl Carmer, "St. Lawrence River," by Henry Beston, "Arkansas River," by Clyde Brion Davis, "Ohio River," by Neil H. Swanson, "Columbia River," by H. L. Davis, "Sacramento River," by Julian Dana.

Books Received

"The Gardener's Day Book," by Richardson Wright. (Lippincott, \$2.75). A companion volume to the author's "The Gardener's Bed Book," a varied collection of short pieces on a vast subject.

"Gardener's Nightcap," by Muriel Stuart. (Nelson, \$2.50). A bedside book for the ardent gardener, a miscellany of practical information and aesthetic comment.

BOOK OF THE WEEK

High Wind in the Caribbean

BY MARY LOWREY ROSS

"In Hazard," by Richard Hughes. (Mussion, \$2.50).

BY THIS time Richard Hughes must be wishing heartily that he had never written "A High Wind in Jamaica." That incomparable and diabolic study of childhood stands alone. No one, not even the author himself, can approach it for subtlety, insight and sheer outrageousness.

This isn't to say, however, that Mr. Hughes comes down to the level of ordinary novelists in his sea-story "In Hazard." There are the same qualities of imagination and audacity in his second novel as there were in his first. But in "A High Wind in Jamaica" he was dealing with the normal and hitherto unrecorded madness of small children; while "In Hazard" has to do with the abnormal but more widely recognized madness of adults confronted by terror, hunger and death. The difference is not in treatment here but in material. No author could hope to come, twice in a lifetime, on a theme as fresh and astounding as that of "A High Wind in Jamaica." And perhaps no other author than Mr. Hughes could have written the story of "In Hazard" in terms so new and strange.

"In Hazard" tells how, by sheer ill-luck, the *Archimedes*, a sturdy, well-founded oil-burning steamer, was caught by a typhoon in the Caribbean Sea. The *Archimedes* didn't ride through the typhoon; it rode with it, and was carried in the wildest passenger ride a ship ever took, four hundred miles out of her course; until at last she dropped, literally, out of the back of the wind, and escaped.

Artful Novelist

MR. HUGHES' method is to take an incredible situation and prove as shrewdly and factually as possible, that it couldn't happen; then to face about and prove just as shrewdly and factually that it could, and as far as the reader is concerned, did. Thus he makes it brilliantly clear in the opening

chapters of "In Hazard" that with the introduction of wireless and methodical meteorological surveys, the ocean today is as safe as a pond; and that any captain worth his sea-papers can steer his way safely around almost any hurricane that blows. He then neatly traps his Captain Edwardes, an irreproachable ship's officer, into the worst horror of wind and suction that ever pulled a ship's funnel clear out of the boat-deck like a cork out of a bottle.

The loss of her funnel was only the beginning of the *Archimedes'* troubles. With the funnel gone, the steam went. It was impossible to work her pumps and the water, pouring down the open hatches, drowned her food supplies in brine and soaked her cargo of tobacco and paper tilting her up on end. The fires blew back, the furnaces blew out; and by the end of the first day the *Archimedes* was no better than a log of driftwood being carried along in a 200 mile-an-hour gale.

Men Against the Sea

THE storm began on a Tuesday and it wasn't till the following Sunday that it receded, leaving what remained of the *Archimedes* behind it. In the description of these five incredible days Mr. Hughes has given us not only one of the best sea-thrillers ever written but an incomparable story of virtue at sea—virtue, he is careful to point out, in the old Roman sense. It is characteristic of his method that he has taken some audacious liberties with the structure of his novel. Frequently he abandons the narrative altogether and goes into a long backward digression on the lives of one or another of his characters. What-ever he chooses to do as a novelist Mr. Hughes has a fine easy way with him and these retrospective interludes are interestingly handled and filled with crafty analysis. But what you are likely to remember about "In Hazard" isn't the story of individual lives, but the composite and furious drama of ship, men, sea and wind.



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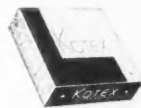
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A Century of Canadian Art

BY GRAHAM McINNES

London, England. SO HAPPY was the arrangement of the exhibition "A Century of Canadian Art," of the Tate Gallery, that it gave even a jaundiced old curmudgeon like myself an entirely fresh angle on the development and character of our painting and sculpture. While working in the midst of a living art undoubtedly helps you to understand its organic structure, I have sometimes wondered whether over three years of writing about Canadian art had not perhaps tended to narrow my viewpoint. I felt there was at least a possibility that I might be looking at our art through a microscope of with normal vision. Whether this is so or not, I definitely experienced new sensations from the exhibition of over 300 of our best creative work:—certain paintings seemed to gain in stature while others lost, and a definite if tenuous organic connection was observable from the earliest woodcarvings right through to contemporary canvases. But of one thing I am certain. If it is true that no country has achieved national status until it has produced a national art, then certainly Canada is a nation.

MR. ERIC BROWN, Director of the National Gallery of Canada, was responsible for the hanging, and he did an excellent job. The Tate gave us six galleries—which was most generous of them, as it involved stripping and storing well over 200 works—and our art was arranged more or less chronologically. In the first room two groups of French Canadian woodcarvings and West Coast Indian argillite totem poles, surmounted by two Chilkat blankets, and flanked by four Kriehoffs, showed at a glance three dominant influences in our art. The woodcarvings pointed to the long craft tradition which existed in Quebec; the totem poles became the originals which later have supplied motifs for much of our modern painting; the work of Kriehoff, while drawing attention to the humorous and lively documentation for which he is famous, also made it quite plain that our landscape is essentially different from that of Europe and, by implication, paved the way for the bold decorative approach of Thomson and the Group of Seven. The rest of this gallery contained the work of Kane, a number of 19th century masters such as Fraser, Harris and Julien, and some very interesting early 19th century French Canadian painting by Hamel and Plamondon. It was amusing, by the way, to see how quick London critics were to spot that in J. B. Côté's high-relief of the Last Supper (roughly on the Leonardo model) the landscape seen through the windows was not Italian but honest North Shore.

The second gallery might roughly have been termed the "traditionalist" gallery. It contained 19th and early 20th century work which, while well executed, could hardly be said to be adventurous. Homer Watson was the highlight of this room, while a group of Morris and some Cullens prepared one for the modern rooms. These were extremely stimulating. The cumulative effect of the early (and best) work of the Group was most impressive, while the impression one received on entering was of a blaze of color which made the monochrome walls look positively dirty. Thomson's "Jack Pine," flanked by "Spring Ice" and "October," made a magnificent centerpiece at the far end, while the rest of our contemporaries ranged themselves about the master (I suppose one may legitimately call him that?) with very happy results. Finally, Turner and his drawings gracefully made way for a small gallery of water-colors, where the impact of the oils was repeated again in little.

A few pieces of sculpture were ranged down the centre of the galleries, but most of the work received a court to itself, where it showed to



MR. AND MRS. A. T. DURNFORD of Montreal, aboard the Furness liner Monarch of Bermuda, as they left on their wedding trip to the land of quaint horse-drawn carriages. Mrs. Durnford is the former Miss Mayme Currie, daughter of the late General Sir Arthur Currie and Lady Currie of Montreal. Mr. Durnford is the son of Mrs. A. Durnford of Montreal.

—Photograph by Ella Barnett.

considerable advantage, the kinship between the work of such artists as Elizabeth Wyn Wood and that of Thomson being immediately evident.

ON THE whole, the critics treated us extremely well. They were as one in admitting the forcefulness, brilliance and enthusiasm of our art, though they spoke of it as essentially a landscape art; and those who had seen the Wembley Exhibition of 1924 noted a re-statement rather than a further development. Eric Newton of the *Daily Telegraph* gave perhaps the most sensitive appreciation. The pictures, he wrote, "are indigenous in the truest sense of the word, a direct growth from the soil and climate." T. V. Earp of the *Daily Telegraph* speaks of "the modern Canadian school (which) has evolved its own renaissance." The art critic of the *Times* notices, however, a development among our young contemporaries. "The decorative appeal," he writes, "still remains, but there is much more subtlety and complexity in their compositions than had been supposed." Jan Gordon, of the *Observer*, is a little more critical; "general outlines" are "forcible, dramatic and decorative, if tending toward hardness and sometimes to insensitiveness."

The exhibition was opened by the Duke of Kent, who spoke of the "versatility and vigor" of Canadian art, and in the evening, a representative gathering of those prominent in the cultural and diplomatic world seemed to be equally impressed. It is as yet uncertain whether the showing will proceed to certain provincial galleries, but if one may judge from the remarks of both critics and public, it is likely, during its two-month stay at the Tate, to excite considerable interest. But viewing the de-

velopments of the last two decades in the large, one is still impressed with the necessity for a more painterly approach. Though our art is undoubtedly moving slowly away from the indecision of the early 'thirties, it has yet to produce a movement as strong, solid and genuinely honest as that of Thomson and his followers.

AS I noted in my last article, the Crisis added enormously to the difficulties usually encountered in transporting and hanging a large and important exhibition. If tense and abnormal conditions made the minimum mark on the completed showing, that is due to the energy of Mr. Eric Brown and the fine co-operation afforded by Dr. J. K. M. Rothenstein, the new Director of the Tate, and his staff. Nor should one forget that the exhibition would have been neither as colorful nor as representative had it not been for the generosity of the Hon. Vincent and Mrs. Massey in lending so freely from their magnificent collection.

Victoria Painter

BY B. C. VERNON

AMONG the most interesting of the several autumn exhibitions at the Vancouver Art Gallery was that of Miss Myfanwy Spencer, daughter of Mr. and Mrs. William Spencer, of Victoria, B.C., whose collection of thirteen unusually fine portraits has attracted much attention.

A style virile, direct, forceful, yet sensitive, distinguishes her treatment of her subject-matter. Still in her early twenties, Miss Spencer began her serious art studies in 1934 in Boston, with Philip Hicks, and subsequently went to England, where she studied for a year with Augustin Booth, concentrating for some months of this time on anatomy. The results of this are happily evident in her fine figure drawing and the feeling of third dimension that she gives to her subjects. A sensitive technique, a strong sense of character, a fine appreciation of color and pictorial values are all very evident, and give fresh interest to each of the portraits, stamping the artist as one of the most promising of the younger Canadians working in this field.

Oil is her favorite medium. "Three hour study," a self-portrait, is one of her best, showing fine brush work and strong modelling. Another, of a well-known popular B.C. pianist, Cecil Heaton, is aptly named "Maestro Paddy," and is a spontaneous interpretation of a picturesque personality.

Among other portraits are those of Mrs. Sutherland Brown, cool, decisive, with firm, clean coloring, a striking full-face treatment, and using a color theme of blue; "Helen," a portrait of Helen Douglas, painted in peasant bodice of blue, with sheer muslin sleeves that heighten the girlish bloneness of hair and skin; and "Edith," the opposite type, with wavy brown hair lighted by copper tints.

Racial types are represented in the striking portrait of a Hindu boy, "Bhagat Singh," whose olive-green turban brings into striking contrast the copper colored skin and enormous liquid brown eyes; and the sensitive portrait of a Chinese girl, "Mai Lan," with pale golden skin, smooth dark hair, and full cherry lips whose color is repeated in the embroidery across the front of her white silk tunic.

Mrs. Thomas Watson Sime, formerly of 38 Russell Hill Road, Toronto, is staying at the Royal York Hotel, after returning from England.

Mr. and Mrs. F. N. Beardmore, of Montreal, have sailed by the Lady Rodney for their residence in Nassau, The Bahamas, where they will spend the winter.



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ATLANTIC CITY

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The Romans Plan an Exhibition

BY VINCENTE RIMINI

THE inaugural date of the great Rome Exhibition is now definitely fixed or April 21st, 1942, the picturesque location of which will be between the Tiber and the Via Laurentina, stretching from the Tre Fontane to beyond the heights surrounding the locality known as the Magliana. . . . For two reasons, April 21st was chosen for the opening, the first being that it is believed Rome was founded on that day in 753 B.C., and the second being that since the Labor Charter was issued in 1926, this day has taken the place of May 1st as Labor Day.

Work was officially started on April 28th, 1937, when Premier Mussolini planted a symbolic Roman Pine tree on the highest elevation within the Fair area. So for over a year now, large scale work has been going on unceasingly, work of a permanent rather than of a temporary nature; for the Exhibition is not limited to the World Fair of 1942. The more important building projects, squares and streets, parks and gardens, aqueducts and power lines, are meant to be used after the close of the Fair, an extension of the City of Rome in the direction of the sea.

The whole project is patterned on that of a typical Roman town, divided in four sectors by two principal streets, Cardo and Decumanus, crossing each other at right angles. The Decumanus will be known as "Via Imperiale" (Imperial Avenue) and being the prolongation of the already existing Via Dell' Impero and Via Dei Trionfi, will actually represent a further step in bringing the centre of Rome, the Venezia Square, in closer proximity to the sea.

Size As Well

AMONG the main features of the Exhibition will be the "Italian City," including the Italian Civilization Building, the Reception Hall and the Convention Hall, the Communications Building, the Water and Light Building, the building devoted to Italian activities abroad, the Movies,

scale even from the point of view of extent.

A vast re-organization of the means of transportation is being planned, thus to assure rapid communications between the City and the Fair. In these projects are included new bridges over the Tiber and special subway lines. Parking space for from forty to fifty thousand automobiles is being provided.

Not the least among the great attractions of the Exhibition and the eternal splendors of Rome itself, will be that ancient maritime and commercial emporium, Ostia, which by then will be almost entirely restored to the light of day.

Transformed Country

THE civilizing influence so manifested in Italy's development is her oldest tradition, and is only being accelerated by the help of modern science, and the love and pride of a government in preserving and enriching a heritage born from cultural arts. No political ledger can divert the student of history from the knowledge that from Italy's thresholds emerged the spark that enlightened the world from the Dark Ages. Students who increasingly visit these immortal scenes for both inspiration and study, cherish, with Italian students, the gifts of these glorious epochs. Italy's scientific restoration and embellishment of ancient things, with the tender restoration of folk-lore customs, refute the picture of a material nation bent on destruction of sensibilities of other peoples. Not from earliest history did its Christian civilization destroy the buildings and worthwhile things built by paganism.

The calm orderliness described by so many visitors as seen in Italian cities recalls that the civilized world received its gift from Roman laws, which still shape the conduct of mankind. Visitors to Genoa learn that the banking institutions of this city were the first to create the codes of finance used throughout the world now. Venice and Genoa instituted



IN IMPERIAL ROME. Monumental improvements to an already magnificent capital city have made the Rome of today one of the world's most striking sights for travelers. Here is a view of the Piazza del Popolo. —Photo courtesy Italian Line, Toronto.

development. But outside of home projects and improvements, Canadians visiting Italy especially speak of the fine hospitality, the programs of open-air opera, exhibitions, fairs and sports events everywhere generously accorded visitors, with Government aid and supervision in maintaining rates and fares.

The tourist programs, elaborate as they are, are being extended, and

preparations are already under way to excel this year's great achievement in 1939, with even greater stress laid upon cultural and educational events. The best way to learn about a country and its people's temperament and inspiration is to visit it, and fortunately this year there is hardly a community which will not have a fellow citizen who is visiting Italy, who will tell his neighbors of the real Italy.

COMING EVENTS

FOR the third regular subscription concert on Tuesday evening, November 22nd, the Toronto Symphony Orchestra, under the direction of Sir Ernest MacMillan, will present as its guest artist the brilliant young English violinist, Orre Pernel. Miss Pernel began learning the violin with Lady Campbell, wife of the present British Consul in New York, in Venice in 1912, to which city her family had moved for two and a half years. In 1935 she was chosen to represent England at the International Festival of Contemporary Music at Prague. This is her first visit to this continent and on November 11th she made her New York debut at Town Hall, on which occasion she received the plaudits of the New York music critics.

For her appearance with the Toronto Symphony Orchestra she will be heard in Mendelssohn's Concerto in E Minor for violin and orchestra. In addition to this number the orchestra will be heard in Mozart's Overture "The Magic Flute," Sir Ernest MacMillan's own orchestral transcription of Bach's Choral Prelude "In Thee is Joy," and Tchaikovsky's Fifth Symphony in E Minor.

BENIAMINO GIGLI, the famous Italian tenor, whose triumphant return to America is being celebrated by critics and audiences alike wherever he is appearing during the course of his transcontinental concert and opera tour, promises new musical riches for those attending his recital at Massey Hall on Monday, November 28th.

When Gigli recently inaugurated America's 1938-39 opera season in the four million dollar opera house of the San Francisco Opera Company, the music critic of the San Francisco Chronicle declared that:

"Enrico Caruso's melodious ghost walked the stage of the Memorial Opera House last night when Beniamino Gigli returned to American Opera, after a long absence, to star in 'Andrea Chenier' with which the San

Francisco Opera Company opened its 16th season. The great line of Italian heroic tenors was reaffirmed in Gigli's magnificent performance."

ON DECEMBER 8-9-10th the newly organized, and from all accounts, greater "Ballet Russe de Monte Carlo" will move into Massey Hall for four performances presenting eight different ballets.

Five new ballets and three favorites of other seasons will make up the Massey Hall repertoire. The new ballets will be "Gaieté Parisienne," which depicts Bohemian Paris in the naughty nineties—and is another Massine masterpiece in his lightest, gayest mood set to Offenbach's irresistible music; "Coppelia," which is a restoration of the original "Doll Ballet" famed since 1870, and is being presented with lavish new settings and costumes by the renowned Andre Derain; a revival of the 100-year old classic ballet "Giselle"; "L'Epreuve D'Amour," a delightful Chinese ballet with music by Mozart, decor by Andre Derain and choreography by Fokine; "Saint Francis," with Massine's most original choreography, with a special score written by the modern composer Paul Hindemith. "Lac Des Cygnes," "Spectre de la Rose" and "Le Beau Danube" are favorites of other seasons which are being repeated.

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ROMANTIC VENICE still retains its charm and gondolas still ply the waterways between the magnificent buildings of the past. —Photo courtesy Italian Line, Toronto.

the Theatre, the Church, Forestry Institute, Mail, Telegraph, the agency of the Rome Municipality and the Fire Department.

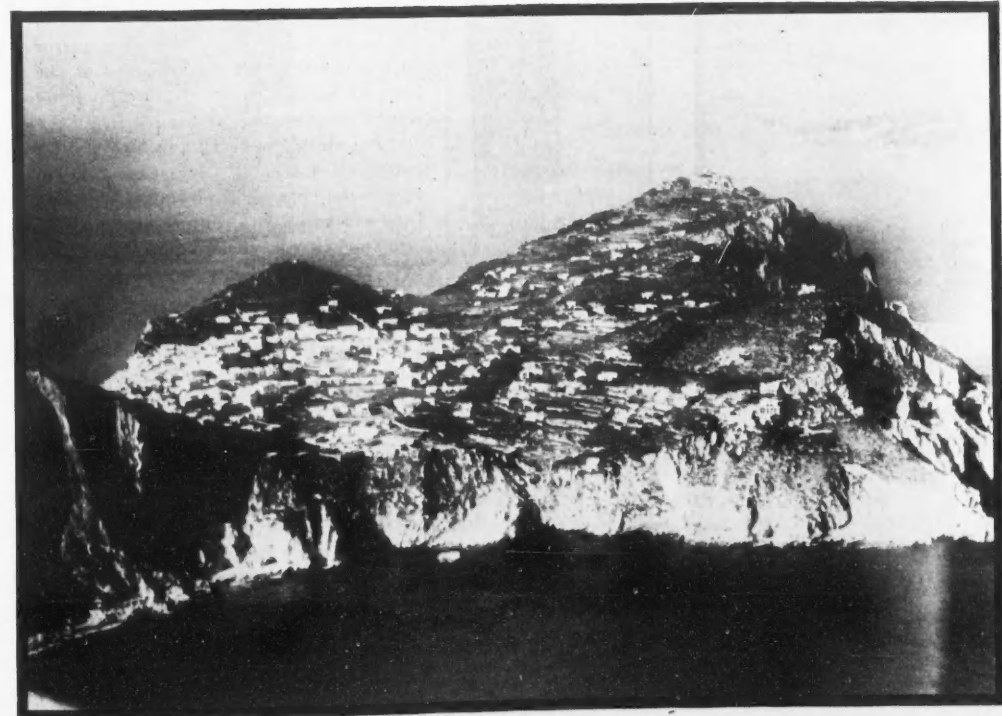
These structures will occupy nearly one half of the area of 1,013 acres. To foreign official exhibitors will be reserved the place of honor in the centre of the Imperial Square, the remaining area to be laid out in plazas and streets, lakes and ponds, avenues and parks.

When it is considered that of recent great Exhibitions the one in Chicago in 1933 covered 1,012 acres; the Paris Exhibition of 1937, 437 acres, the one planned for 1939 in New York, 1,161 acres, which includes large pre-existing water surfaces, it is readily seen that the 1942 Rome Exhibition of 1,013 acres will be on an imposing

the first commercial shipping organizations and before America was discovered, Italian universities had assumed great leadership and fathered the Renaissance classical scholars. At the end of the 12th century there were three prominent universities in Europe—Bologna for law, Salerno for medicine, Paris for theology. The first two were Italian.

Government Help

THE beautiful new auto roads which tourists are enjoying throughout Italy, the almost magical transformation of Rome to a more classic beauty, the reclamation of waste land all over Italy, with many gigantic projects under way such as electrification and reforestation of the whole land, show a nation busily occupied in home de-



THIS IS CAPRI, pleasure ground of the world's great from the time of the Roman emperors. The island today is as beautiful and unspoiled as ever, even though modern facilities have brought it within easy reach. Here is the scene as the modern traveler views it from the Naples to Palermo airplane. —Photo courtesy Italian Line, Toronto.

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WORLD OF WOMEN

Cargo For The Postman

BY BERNICE COFFEY

EXCUSE us for bringing the matter up, but have you noticed the slenderizing process the calendar has undergone? Such a fat, healthy little thing it used to be, and look at it now! Just two more pages before 1938 disappears into the limbo of things that used to be. All of which brings us face to face with the fact that the arrival of Christmas soon will be numbered in a paltry few weeks and then (cries of alarm!) in days.

It's all very well to postpone the business of shopping for gifts until Christmas Eve—one can always send flowers as a last resort. Cards are something else again unless you have the courage to run into the nearest shop and pick them out from a few fatigued old survivors, mail them out hurriedly, and then have them arrive two days after Christmas when the recipient is planning what to do at New Year's.

The Season's Colors

NEW color schemes play a major part in the season's cards. Ever notice that last year's cards are as dated as last year's hat? There seem to be two schools of thought about color, each vying with the other in the originality of their effects. On one hand there are the cards that hold out for the good old Christmas red, using it with wide conviction in a number of modern shadings. On the other hand there are those modernists who go in for purples and other unexpected hues. Shining metallics are generously used by both schools. Purple in practically every conceivable shade from lilac to fuchsia and from orchid to deep violet or magenta adds a sophisticated color note to the 1938 Christmas cards. All of which ties in closely with the colors everybody is wearing. Making its initial appearance as a Yuletide color, this now-come to the realm of Christmas hues displays its versatility in a diversity of unexpected effects with a cross overlay of dull gold to frame an outdoor scene in tones of brown. Again a softer violet, gold bordered, serves as background for two white woolly lambs, black-hoofed. Purple hemlock boughs, snow-capped, are silhouetted against a sky of sapphire.

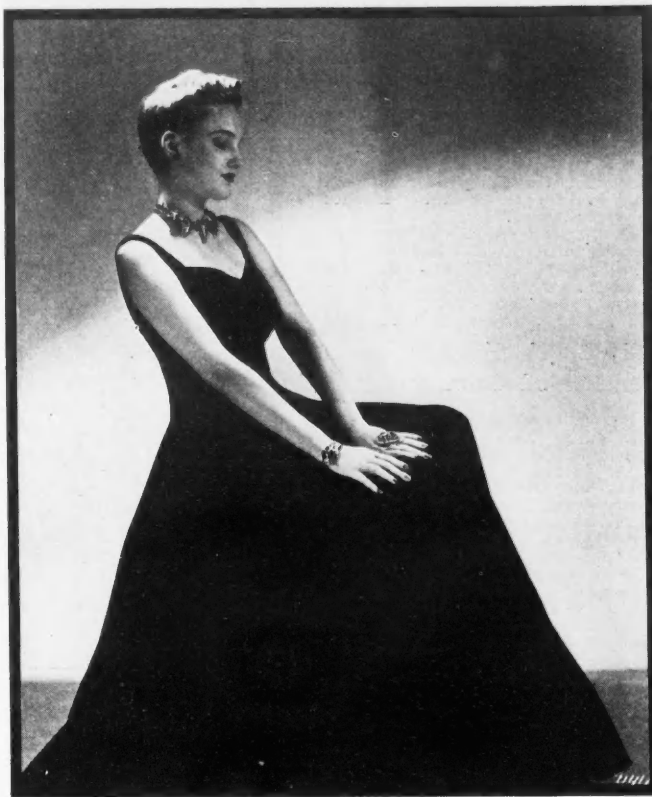
The group of cards done every year by well-known Canadian painters are truly distinctive and really beautiful. Authentic in a different way is a series of 18 exquisite reproductions in natural color of the famous Audubon engravings of American birds first published in 1838. Designed to perpetuate the name and fame of America's first and perhaps greatest naturalist, these authentic bird reproductions present a new note in distinctive Christmas cards.

Religious Motifs

RELIGIOUS Christmas cards appear this year in greater numbers and more variety of treatment and motif than heretofore, in line with the steadily increasing interest in cards keyed to the deeper significance of the Christmastide. Purple, the new color favorite, lends itself particularly well to many of the new religious designs because of its traditional association with the ceremonies of the Church.

The Shepherd and his flock supplies the motif for some of the season's loveliest cards. Again the familiar motif of the Wise Men appears in renderings which make exquisite use of new color treatments as, for example, silhouetted against a purple sky silver-starred or gorgeously robed in purple, gold and blue.

The Mother and Child motif is done



INSPIRED BY THE DOMINANT ROLE of jewellery in the fall fashion scene, a striking new nail enamel called Jueltone has been designed to make jewels of the fingertips, too. Here it is worn with a most original version of the season's massive biouterie which is studded with garnets.

this year with effective simplicity in a variety of designs in the manner of modern art—silhouetted in blue with halo of gold or in silver and blue metallic—and in conventional treatments. There are also a great many reproductions in color of famous religious paintings.

Sweetly Dank

ON THE other hand, those cards labelled "To My Sweetheart" are well up to the standard of those of other years. Those forthright individuals who like their sentiment dripping wet, among them admirers of Edgar Guest, will find delight in such gems as:

"Gee! I'm glad I gotcha to fuss at now and then—

To fight with when I'm in the mood.

And make up with again.

To scheme with and to dream with.

And to have good times with, too—

Gee! I sure am tickled that I fell in love with YOU!"

Nothing subtle about it, you understand, but an endearing sentiment—and capable of many interpretations if you have that kind of a mind. Gee!

Individualistic

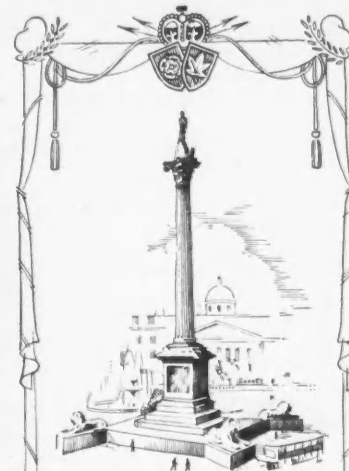
OF COURSE you may prefer to send Christmas greetings via a simple, dignified card but if you've a ready wit, and are clever to boot, they may take an individualistic turn. A well-known Toronto man is to be applauded for his clever "cards" telegrams sent to his friends on Christmas morning bearing the words "See Verses 13 and 14, Third Epistle of John." If there is a Bible in the house you will discover

"I had many things to write, but I



MISS BARBARA BEER, daughter of Mrs. George Beer of Toronto and Rothery, N.B., who is among the debutantes making their bow in Toronto. On November 10 Mrs. Beer entertained for her daughter at a luncheon at the Badminton and Racquet Club.

—Photograph by Violet Keene.



NEAR HERE, IN THE HEART OF LONDON'S

WEST-END lie several famous streets which supply, in a quiet way, many of the luxuries of life. Here it was that Alexander Boguslavsky first blended Beau Royal Egyptian Cigarettes for people of discernment and good taste. Today Beau Royal are still prepared carefully by hand with the same skill as in the good old days. In their flavour and bouquet one can still savour the genius of the master blender, a subtle excellence in keeping with the highest standards of good living.

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assistant secretary to the High Commissioner for the United Kingdom in Ottawa. Mr. and Mrs. MacLennan have taken up residence in Rockcliffe.

"I'm losing my lines
thanks to you,
Jane Seymour!"

"WHEN I was shopping yesterday," said a young woman who came to my Salon, "I caught sight of my face in a mirror with a top light. I was appalled at the lines under my eyes. I felt something drastic must be done at once."

"I'm afraid you'll have to have a little patience," I said. "Lines take time to form—and must be given time to go. But they will go if you will do this."

"Take off your make-up and give your eyes an eye-bath with my special Eye Lotion. Then pat Anti-Wrinkle Cream

all over those crow's-feet. It strengthens muscles, plumps out the under-skin, and makes puckers fade away. Now wring two Eye Pads out in hot water, and rest with them on your eyes. Do this two or three times. Incidentally, the rest of your skin is very dry. It would benefit enormously by nightly treatment with Cleansing Cream, Juniper Skin Tonic and Orange Skin Food."

Well, she's done as I said, and not only has her skin vastly improved, but, as she pointed out joyfully, when she was in the other day, "I'm losing my lines!" She is too!

You can get my preparations from any of my agents, and do ask for my book "Speaking Frankly"—or write to me for it: Jane Seymour, 208 King Street West, Toronto. My Bond Street Salon is at 21-22 Grosvenor Street, London, England.

Jane Seymour

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If you feel depressed, tired and headachy, if you get fits of gloom, nerves and slackness, it is simply because your inner mechanism has got out of order. You need Kruschen Salts to set you right.

Kruschen will do two important things for you. First, it will clear your bowels of food-waste, regularly and completely every day. Secondly, it will flush your kidneys clean and stimulate your liver to full activity. Then, with all impurities and waste matter expelled from your system, new refreshed blood will go coursing through your veins. You will be full of energy, of the joy of life. You'll have "that Kruschen Feeling".

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WORLD OF WOMEN

Perfumes do a Sister Act

BY ISABEL MORGAN

ROSEMARY, Lola and Priscilla Lane (stars of "Four daughters" in reel life, in real life three sisters), although sisters are delightfully, dazlingly different. They are even different in the way they apply their pet perfumes. And a French parfumeur and a student of feminine whimsies has created three perfume ensembles, based upon each different technique.

Rosemary is a shower addict. After a brisk hot-to-cold shower, and a glowing rubdown with fragrant Eau de Cologne, she likes to envelop herself in a cloud of bath powder because she believes that applied in this way the perfume is more lasting and subtle. For this technique, Eau de Cologne and bath powder have been scented with the fragrance, "Toujours Moi."

Lola, who loves to soak in the nerve relaxing steam of a perfumed tub, naturally is devoted to fragrant bath oils. For girls who share her devotion, Eau de Cologne and bath oil also perfumed with "Toujours Moi," have been combined....the Eau de Cologne for a stimulating after-tub rubdown, and the extract for a more emphatic touch of fragrance when the toilette is complete.

Priscilla, living up to her quaintly old-fashioned name, loves the femininity of perfumed lingerie. For others like her, extract, Eau de Cologne and sachet....enough of the latter to perfume cupboard and dresser and all their contents....have been scented with ultra-feminine "Orchidee Bleue."

All three would make delightful Christmas gifts, and despite the fact that they are frightfully expensive looking in their luxurious boxes, they are quite moderately priced.



A PARIS DRESSMAKER electrified her audience on Opening Day with this pale pink velvet gown for dinner "a deux". Self flowers of velvet make unusual shoulder epaulets—the only touch of frou frou in all this stately elegance. The jewels—Schiaparelli's necklace and bracelet of crystal teardrops on a golden chain.

A la Parisienne

WHILE the woman of this continent ranks second to none as an artist of the dressing table, we wonder if there isn't still one trick she can learn from her only rival, the chic Parisienne. And that is, the art of passing from jaded weariness to sparkling freshness, in almost the twinkling of an eye. The smart Frenchwoman knows the "lift" contained in her huge...and indispensable....flask of Eau de Cologne.

When you're all in, for instance, and faced with a big party, try filling your tub with hot water, to which, perhaps, you've added a few drops of fragrant bath oil. Then relax for fifteen minutes, and *soak*. Emerge, soak your face cloth in cold water and slap yourself all over *hard*. And then give yourself a brisk rubdown with Eau de Cologne. You'll come to tingling life, in a jiffy. If you are in a hurry, just the face-cloth-and-cologne trick works miracles, and if you

have only just a minute the cologne rubdown alone is a life saver. But be sure to slap lots of it on your chest, behind your ears and on the back of your neck, the spots where its cool, fresh tingle feels grandest.

When Snow Flies

THE North wind doth blow, and we shall have snow. Vera Bore, who is showing a group of excellent ski things, considers after-ski clothes almost as important as those for the sport itself. Here are plain but pretty wool frocks usually in sober colors—beige, dark green-blue, navy—many with bright neck scarfs of light-colored silks striped with different colored satin bandings. Or she makes lounge suits with men's trousers, some with

jacket and blouse, some cut one-piece like an overall. The best of these is in a man's flannel, navy with a white pin stripe—very womanlike.

In New York where the after-ski problem is very much to the fore now, a new idea has developed. One well-known Fifth Avenue store has taken the regulation velveteen skating skirt, cut it as long as a dinner skirt and topped it with an evening sweater.

Another of their bright thoughts for evening—not for after skiing but for general wear—is the peasant apron made of a rich metal fabric. This you tie over a slim, dark-toned foundation dress—still another way to add variety. One, for instance, was in subtle tones of pink and gold lamé over a wine crepe dress.

Here Is News

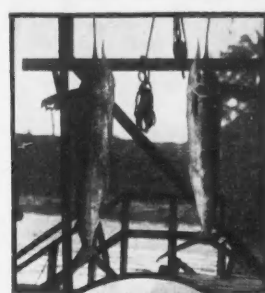
WOOL dinner jackets and wool evening wraps leave little doubt that here is where the news in fashion lies this year. No matter how sumptuous the dress, it can be topped by a coat or cape or jacket in wool. An ivory brocade picture dress, for instance, under a long opera cape in green tweed with gold epaulets. Or a long coat with the important leg-o'-mutton sleeves in red duvetine over chiffon.

Hats taken straight from the heads of the conventional characters in old Italian comedy have appeared on the scene in New York. They come from a milliner who has just prepared a whole group of Columbine, Harlequin and Punchinello bicorne and tricorne. Some are black felt trimmed with lace veillings, gold embroidered. Others, paper white (and that is news so early in the season) with their black lace veils arranged in the mantilla and hood effects of the period.

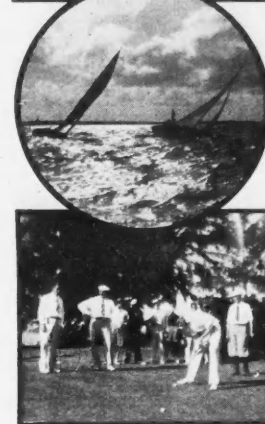


MISS MARIAN MONK, debutante daughter of Mr. and Mrs. H. C. Monk, of Ottawa.

—Photograph by Karsb.



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THE DISTAFF SIDE

That Little Gift of Flowers

BY MONA GOULD

SOMEONE just sent me Michaelmas Daisies and bronze 'Mums...the ragged robin kind! L-o-v-e-l-y! And the *nicest* thing, apart from the flowers themselves, was the element of surprise. I love surprises, and am still daffy about Christmas, because that's a sort of field day. To begin with I didn't have any reason to expect flowers. It isn't my birthday; it isn't my wedding anniversary; I haven't just had a baby. I can't figure it out. I love flowers very much, but I usually keep my feeling for them on a pretty platonic plane, separated by strong plate glass! It happened this way. A knock on my door; a messenger person with a florist box, but no name, only the address. I disclaimed responsibility, immediately, of course. The man went away again. He knocked at all five of the other apartments in the building. (I know, because our building is not sound-proof!) Then he drove away in a car. Then he came back again, and knocked patiently on my door. "Well, they're for you, all right!" he said, reproachfully, as if he thought I'd been guilty of pulling his leg. So I took them in. I still can't *name* them, but they're *beautiful*, and I feel very Lynn Fontanne about the whole business!

Tea is Tea Again

ISN'T it funny how attached you can become to some one of your earthly possessions? I've an old silver tea pot I particularly like. It was a gift, originally, from friends who're very partial to. That alone makes it something of a treasure, besides, it's a quaint, intriguing Empire design, and it seems to hold *parts* of tea! The tea tastes like tea, moreover, and I can't get along without it. For a long time it's been away being repaired at a jeweller's. I'd have gotten it back much sooner, but up in this neck of the woods, the men go hunting, just as soon as the "something-or-other" takes place that makes it legal, and the man who does the mending at my shop went off after ducks before he got round to sticking the little broken leg back on my tea pot. So I missed it, like a friend. Somehow, the whole apartment lacked character while that tea pot was missing off the old ivory chest. It's back again now (because you repair men came back from the hunt, tra la!) standing between the navy blue candle holders, and glittering back again, a shadowy presence from the round, bland mirror. I feel ever so much better, and tea is tea, again!

AND, now, at last the weather has changed. It was, of course, much too good to last. I'm

one of those awful individuals who can't resist feeling that presage. It's really a horrid way to be, because you're always anticipating an "end" to everything. Well, it's come. The wind whips round the apartment gables like a horde of angry bill collectors. Branches are switching about, the air has a savage, violent feel to it, when you venture to lean your face out. You feel as if it might literally "snatch you bald-headed" when your locks get all caught in the casement. It's very confusing! But it's much more suitable. People have been coming up to me for days and days and saying, "remember how cold it was this time last year?" There was a note of faint but unmistakable reproach in their voices as if I, being new to this north stuff, had somehow interfered, and now look! But I feel sure that everything will be quite all right. Very soon the big freighters will come creeping into the harbor like great painted snails, there to tie up to the docks for the winter, safe and snug, and ice bound. They're quite something to see, and you can't help wondering, as any land lubber will, how in the name of all that's possible, they ever squeeze so many into what seems to be a moderately small space. They're sidled in like cards in a pack, and forgive me, but I think it's quite impressive!

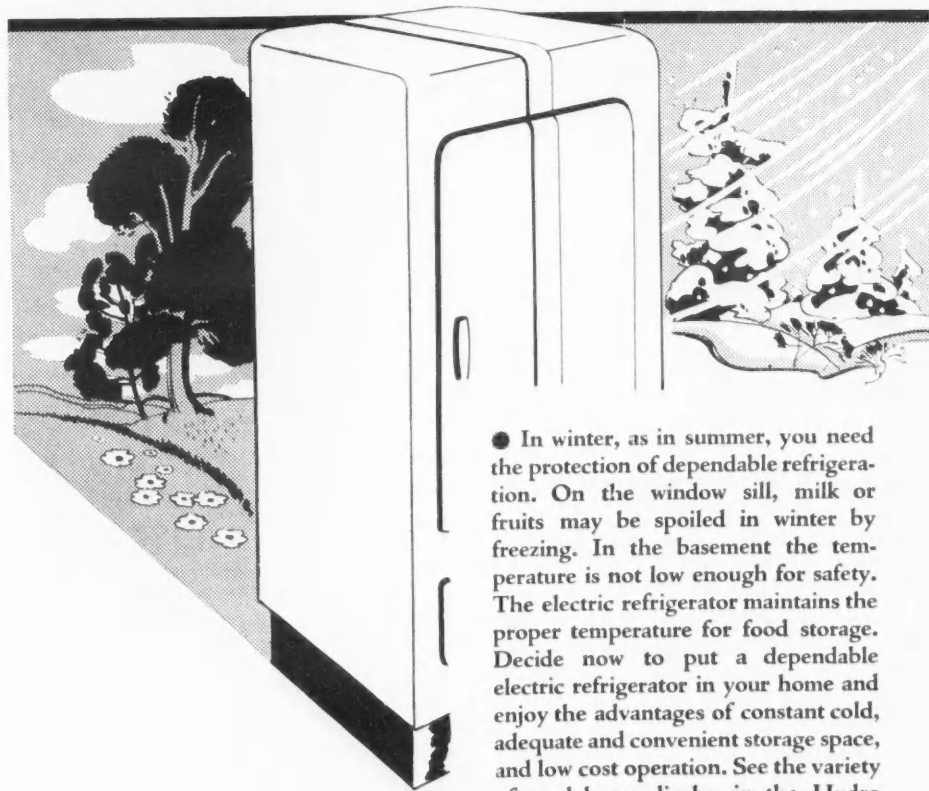
"Terribly Real"

WE'VE started work on Tchekov's "The Sea Gull" which as you know is something to really get your teeth into, when it comes to Little Theatre work. First of all, of course, it nearly frightened us all to death, but we're getting used to it. That remote and terrifying aura that mistakenly surrounds the classics, could be removed almost any time now, I think. Because people, in such works of literature are always so true and so terribly real. You feel like a kitten that's just gotten its eyes open, passing from the traditional, and inevitable apprenticeship of light drawing room comedies, into a realm where people laugh and suffer and survive, somehow! And finally, I really believe that audiences would learn to prefer something great and memorable and full of thought, if they just had it served up to them, competently and sincerely. Of course you don't need to come all the way up here to see our play, but we think it's going to be quite worthwhile!

I'VE found out who the flowers were from. My young son, Jon! He's nine years old, just, and I think it was quite a gesture!

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BELLEVILLE CANADA



DR. AND MRS. WILLIAM L. CHALMERS of Toronto, who have been spending an early autumn holiday at the Inverurie Hotel, Bermuda.

SOCIAL WORLD

BY BERNICE COFFEY

THE second state ball of the winter season took place at Government House, Victoria, when His Honor the Lieutenant-Governor of British Columbia and Mrs. Eric W. Hamber entertained on Tuesday, November 9.

In attendance on His Honor were his aides, Lieut.-Col. R. G. Parkhurst and Wing-Commander E. L. McLeod, R.C.A.F. of Vancouver; Brigadier Sutherland Brown, Major M. W. Turner, Lieut.-Col. Vincent McKenna, Lieut.-Col. H. Allan, Capt. R. L. Mitchell, Capt. N. van der Vliet, Capt. Hobart Molson, Lieut.-Commander C. E. M. Donaldson, R.C.N., Mr. Hew Paterson and Mr. A. M. D. Fairbairn.

Prior to the ball which was preceded by a state dinner, many dinners and cocktail parties took place. A "no host" dinner at the Union Club was attended by: Lieut.-Commander and Mrs. J. M. Grant, Mr. and Mrs. R. H. Edgell, Mr. and Mrs. How Paterson, Mr. and Mrs. M. A. W. Bridgman, Mr. and Mrs. Errol Gillespie, Capt. and Mrs. G. A. E. Wyllys, Mr. and Mrs. Clark Gamble, Capt. and Mrs. W. C. Merston, Mr. and Mrs. Michael Bell-Irving, Mr. and Mrs. Edwin Jackson, Dr. and Mrs. Alan Fraser, Mrs. J. D. Prentice and Mr. J. Y. Copeman.

Present at another "no host" dinner held at "Vindobona" were Mr. and Mrs. J. W. Ruggles, Mr. and Mrs. Ernest D. Todd, Mr. and Mrs. Harry Havis, Dr. and Mrs. J. W. Lennox and Mr. and Mrs. Charles E. Wilson. Dr. and Mrs. A. D. Bechtel entertained at a small dinner party at their house on Prospect place, Lieut.-Commander and Mrs. J. C. Edwards were hosts to a few members of the naval coterie at a cocktail party. Mrs. G. M. Weir, wife of the provincial secretary, was among the hostesses entertaining prior to the ball, when she gave a dinner party at her residence, "The Oaks." The guests were wives and daughters of the private members of the Provincial Legislature.

The "French Ball"

COMTE ROBERT de DAMPIERRE, Minister for France in Canada, and the Comtesse de Dampierre will go from Ottawa to Montreal to attend the "French Ball" being held by l'Union Nationale Francaise, in the Ritz-Carlton Hotel on Saturday night, December 3, under their patronage and that of Mr. Noel Henry, Consul-General for France in Montreal.

Guests of Hunt

FOLLOWING the performance on the evening of Thursday, Nov. 10, at the Horse Show, Ottawa, the exhibitors were entertained at supper by the members of the Ottawa Valley Hunt Club in the Princess Louise Dragoon Guards' Mess. The president of the Hunt Club is Colonel J. D. Fraser, Mr. T. Graham Maybury, the Master of the Hunt.

To Toronto

THEIR Excellencies Lord and Lady Tweedsmuir will leave Government House, Ottawa, on November 20 for Toronto where they will formally attend the Royal Winter Fair and Horse Show on Monday evening, November 21. The following morning His Excellency will view the stock exhibits.

While in Toronto, Lord Tweedsmuir will visit the Canadian Institute for the Blind, Wycliffe College, Connaught Laboratories and attend a prize-giving at the University of Toronto Schools. He will also present a standard to the Governor-General's Horse Guards.

The Lady Tweedsmuir will have tea at St. Hilda's College and visit the I.O.D.E. Preventorium and the Sick Children's Hospital.

St. Andrew's Ball

A BALL to celebrate the 102nd anniversary of St. Andrew's Society, will be held in Toronto on the evening of Wednesday, November 31.

Motor Show

THE president and directors of the Canadian Automobile Chamber of Commerce have sent out invitations to the official opening of the National Motor Show of Canada by His Honor the Lieutenant-Governor of Ontario, which will take place on the evening of Saturday, November 26, at nine o'clock, in the Automotive Building, Toronto.

Horse Show Week

THE Lieutenant-Governor of Ontario and Mrs. Albert Matthews entertained at a reception in the Lieutenant-Governor's Suite, Queen's Park, for the guests of the Royal Winter Fair, on Thursday, November 17. The Horse Show Committee of the Royal Winter Fair have sent out invitations to a supper after the Horse Show on the evening of Tuesday, November 15, in the Crystal Ballroom of the King Edward Hotel.

Living "Still" Life

"STILL" life comes to life in The Little Gallery of Living Pictures which, under the joint convenship of Mrs. J. C. Fraser and Mrs. J. W. Hobbs, is a feature of the Royal Winter Fair and Horse Show and arranged by the Committee of the National Garden Scheme of the Canadian National Institute for the Blind. Many artistic Torontonians are contributing individual pieces which, framed as in an art show, will be lovely arrangements of living flowers with exquisite glass, porcelain and metal ware. Those contributing "arrangements" are: Mrs. Percy Henderson, Mrs. Frank Wood, Mrs. George Fensom, Mrs. F. Y. McEachren, Miss Mona Morrow, Mrs. Jack Eaton, Mrs. W. B. Woods, Mrs. Wallace Barrett, Miss Morle Larkin, Mrs. E. F. Ely, Mrs. E. G. Baker, Mrs. W. E. Callie, Mrs. Aubrey Baillie, Mrs. Gordon Masters, Miss Sally Grass, Miss Betty Long, Miss Margaret Lamb.

An entirely new group will assemble pictures for the second week under the convenship of Mrs. Arnold Matthews. Those making the "arrangements" and the subjects are:

Mrs. Percy Arnold ("Evergreens"); Miss Erva Castle ("Native Berries"); Mrs. M. G. Counsell ("Arrangement in Gold"); Miss Augusta Fleming ("Arrangement in Clear Glass"); Mrs. Donald Grant ("Pewter Container"); Mr. Herbert Irwin ("Rococo"); Miss Helen Kippax ("Pottery"); Mr. Wells ("Venetian"); Mrs. Charles Band ("Chinese Porcelain" miniature); Mrs. Minerva Elliot ("18th Century China" miniature); Mr. Peter Marshall ("Baroque"); Mr. Ronald McRae ("Victorian"); Miss Elizabeth Wilkes ("Arrangement in White"); Mrs. Elizabeth McCulloch ("Classical"); Mrs. de Bruno Austin ("Fruit and Vegetables"); Miss Freda James ("Modern").

Entertains Members

MRS. EDMUND BOYD, president of the Women's Musical Club of Toronto, entertained at her residence for the entire membership of the club on Friday, November 18, after the concert at which Alexander Kipnis was guest artist.

Theatre Nights

THE Dramatic Club of the University College Alumnae Association is presenting the London stage success "Miss Black Sheep," under the direction of Edgar Stone at Hart House Theatre, Toronto, during the week of November 20. Theatre nights for the production have been taken by Brankome Hall Alumnae, the Women's Art Association, Toronto Home and School Council, Kappa Alpha Theta Fraternity and Moulton College and its Alumnae. The performance Thursday evening is in aid of the University Settlement, and a reception will be held on the stage after the performance by members of the University College Alumnae Dramatic Club.

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helena rubinstein

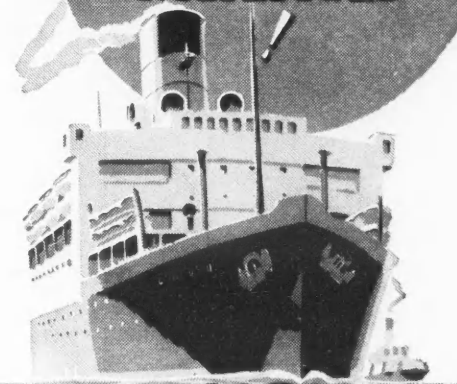
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BY CYNTHIA BROWN

"Many Phantasticell people doe greatly delight to eat of the earthly excrescences called Mushrooms... They are convenient for no season, age, or temperament."—Venner. 1620.

"If the palate must be indulged in these treacherous gratifications or, as Seneca calls them, this voluptuous poison, it is necessary that those who are employed in collecting them should be extremely cautious."

—John Farley. 1784.

I WAS most interested to discover, only this week, that there is a flourishing Mushroom Society in Toronto whose members are men scientifically interested in the pursuit of the wild fungi. Unfortunately my information stops right there. But if, on an Autumn day, you chance to meet an intense old gentleman with whiskers carrying a little basket and making for the woods, don't think he is necessarily playing Red Ridinghood in his spare time. He is very probably off on a sporting mushroom hunt. The prizes for success at the sport are not great, but the risks are not to be sneered at. The ultimate test of the "bag" must be made on the human stomach, and I feel sure it is a matter of pride with members of the Society in good standing to try their own. It is quite possible their families also prefer it.

While mushrooms have been appreciated by gourmets for centuries they have always had enemies. There are something like a thousand varieties of fungi in Canada alone, perhaps two hundred of which are edible in the sense that one could morbidly sustain life on them for a while, if you started with a good strong passion for mushrooms, and a very small percentage which a fairly sensible person would eat for pleasure. Of the rest some will simply make you ill and a few will finish you off in a hurry. Many good souls like Mr. Venner think it is the bunk to eat any of them, others, like Mr. Farley, recommend a discouraging caution in their collection. On the whole, it seems the better part of valor to buy them from accredited growers who know what they are at when they plant the little dears. Though their retail prices have been enormously reduced in the last year or two, mushrooms still remain a cultivated taste and carry with them a certain air of sophistication. And this is their season. So.



IT'S THE LIFE. Home of fun in summer or winter, life on America's "Riviera" is paced just as the visitor wants it. These guests are taking it easy on the breeze-swept beach at Santa Catalina Island.

—Photo courtesy All-Year Club of Southern California.

rooms still remain a cultivated taste and carry with them a certain air of sophistication. And this is their season. So.

In New England they use mushrooms with clams to make a rare soup. It's perfectly simple where you can get fresh clams, as you can in Toronto. They must be in their shells. Tinned clams might do but I haven't gone into that. I'm pretty careful of shellfish—and mushrooms.

Clam and Mushroom Soup

- 1 quart clams, in shells.
- 1/2 lb. fresh mushrooms.
- 1 1/2 tablespoons butter.
- 1 1/2 tablespoons flour.
- 1/2 cup cream.
- Salt & Pepper.

STEAM the clams to obtain their liquor. If there are not 3 cups add water to make that amount. Peel and chop the mushrooms and simmer them for 1/4 of an hour in the clam broth in a double boiler. Brown the butter and blend in the flour. Strain the broth and add it to the flour and butter gradually. Simmer ten minutes more. Add the seasonings and the cream, stir, heat and serve.

Sous Cloche is a very impressive way of serving almost anything that will go under a glass "bell." These bell-covers aren't expensive and are worth having for the psychological effect on your guests. Better buy half a dozen and try them out first with mushrooms.

Mushrooms Sous Cloche

CHOOSE fine large mushrooms.

Peel and remove stems, reserving one extra large cap for each service, chop the rest. Cut thin slices of bread in rounds to fit under the bell. Fry these rounds in butter until they are a light brown. Place a large mushroom, cup side up, on each round. Fill the cups with chopped mushrooms. Season generously with salt and pepper and dot plentifully with bits of butter. Pour on two tablespoons of good thick cream for each mushroom set-up and put on the glass covers. Bake in a hot oven for twenty minutes. Do not remove the bell but serve as taken from the oven.

A variation of the following mushroom recipe is tried by almost every cook, often with very indifferent results. This is the way it is done in a restaurant in Rouen. You get superb food in Rouen, especially in a little timbered corner house restaurant

just off the Place where the English burned Joan of Arc. It is called the *Auberge de l'arc de France*; the waitresses wear Normandy peasant clothes, and high lace draped headresses like cheer leaders' megaphones. The *Sole Normande* with mushrooms, crayfish, little fish like small smelts, and tiny croissants of puff pastry, all in a pale yolk of egg and wine sauce is something to go to France for. So is the squab with mushrooms surrounded with red wine sauce in a casserole. Oh my, oh my, for my figure's sake how glad I am to be home with my simple bowl of puffed wheat. But we digress.

Mushrooms in Brown Cream

PUT a number of choice mushrooms into a thick saucepan and cover them with fresh cream, adding a pinch of salt. Put them on a quick fire and let them cook till the cream separates and turns to something like butter—then lower the heat to almost nothing and let them cook very slowly until the mushrooms color. Turn them over occasionally with a wooden spoon.

When the mushrooms are dark, the thick part of the cream will be colored too. Pour off the thin liquid and add more fresh cream to the remainder. Turn the mushrooms and scrape around the sides of the pan to mix the browned cream with the fresh. This makes it all a rich soft brown and when seasoned it is something, take our word for it. Crisp curls of bacon served round the dish might make a Frenchman wince, but I think are pretty good.

For a simple luncheon dish on a meatless menu you might do worse than try mushrooms on toast with chutney. Use small mushrooms, peel, salt and pepper them and cook them in bacon fat. On circles of hot buttered toast pile the mushrooms and spread chopped chutney on top. It's delicious. Most American recipes for cooking mushrooms recommend the use of onions with them. The onion is chopped and fried in butter before the mushrooms are added. Parsley too is much used. Both I feel are a mistake. If you are eating mushrooms presumably you are doing so because you like their peculiar flavor. Why gum it up with such a highly seasoned creature as the onion? The same holds true, to my mind, of French recipes recommending lemon juice in their cooking. The sharp acidity of this may please you, but not me. But don't forget I told you it is often used by very good cooks. Suit yourself.



RESCUE THE ROAST REMNANTS in your refrigerator—give those cold cooked meats a temporary glamour—by heating them with Heinz Cooked Spaghetti! These luscious, tomato-sauced strands transform dreary leftovers into enticing dishes in a twinkling. For Heinz Cooked Spaghetti is ready to heat and serve. It makes a marvellous one-dish meal just as it comes from the tin. Clever, budget-conscious cooks keep a generous supply on hand always!



SCALLOPINE VEAL. To work this delicious quick-change trick, cut leftover veal into small pieces. Dip these in brown fat—season with salt, pepper and a dash of onion juice. Add 1/2 cup Worcestershire Sauce and 1/2 cup water. Heat a tin of Heinz Spaghetti, drain it, and mix with the veal in a warm ramekin, top with meat!

LAMB NEAPOLITAN. Here's a delicious casserole dish made from Heinz Cooked Spaghetti and leftover lamb. Grind 2 cups of cold cooked lamb, mix a layer into casserole, add alternate layers of spaghetti and meat. Also add 1/2 cup Heinz Ketchup and 1/2 cup water. Bake in moderate oven 30 minutes. Then serve your triumphal entry!

Heinz COOKED SPAGHETTI



MISS PEGGY HUNTER, daughter of Mr. and Mrs. Bryce Hunter of Toronto, a debutante of this season.

—Photograph by Violet Keene.



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CANADIANS IN LONDON

Still Busy at A.R.P. Affairs

BY MARY GOLDIE

London.

NOVEMBER in London is one of the busiest months in the year. In it seem to be concentrated a good many of the social and public functions of the season and engagement books get well filled even in the early weeks. It is a month of fairs, exhibitions and charity balls. Perhaps because it is thought to be the most unpleasant month from the point of view of weather, all these events are arranged and sometimes crowded in to keep minds off the weather! In any case, November is upon us once again and this week there are three exhibitions of interest and importance. The Antique Dealers' Fair which is being held at Grosvenor House is one of the most interesting of the exhibitions and always draws a large crowd, not only of connoisseurs but of the general public whose knowledge of antiques may perhaps not be very great but whose appreciation of beautiful furniture and objects d'art is nevertheless strong. The Book Fair, one of the most entertaining and fascinating exhibitions of the year, is being opened tomorrow at Earl's Court by Mrs. Neville Chamberlain. The Woman's Fair at Olympia, whose attractions are vast and varied, is now in progress.

I lunched one day this week with Major-General William King, C.M.G., D.S.O., V.D. It is some years since I first met General King in Canada where he was stationed at Kingston, Ontario. His father, Colonel Frank King, was a native of St. Catharines and though General King spends a large part of his time in England, his devotion to Canada is very strong. He had a brilliant war record and gained a reputation as an excellent organizer, so it was quite natural that during the recent crisis his services were valuable here. He was telling me that he had been appointed Head Air Raid Warden over one of the wards in Kensington. Being given a map of his area, he was told to go ahead and carry out the organization of the 18,000 people who resided in that district. This, to the ordinary citizen, would have been no easy task—on such short notice. But General King was in his element and brought into play once more his organizing abilities. Dividing the duties among a number of his working and responsible individuals he soon had his plan working smoothly. He has now left for Nassau to undertake a different sort of "job" but has passed on his plan of campaign to a successor who will see that the Air Raid Precautions in at least one section of Kensington are ready to be put into action at a moment's notice.

Centre of Things

MRS. KATHLEEN BOWKER, well-known to Canadian readers, who has spent the last year in the Seychelles Islands, returned to London last week. One would have thought that the Seychelles Islands were the best possible place for a person to be at this upsetting stage in the history of the world. But Mrs. Bowker came back to London to be with her daughter, Mrs. Morrell, whose husband is at the moment in Prague as representative of the "Express." And so, after a rather gruelling trip back from the far places of the earth by aeroplane, Mrs. Bowker and her daughter have taken a flat in London for a while. Later they plan to go to Prague to join Mr. Morrell in a city which is now truly at the centre of things. Mr. and Mrs. Morrell were in Vienna at the time of Hitler's entry into Austria and I remember Mrs. Morrell telling of the dreadful sound of the soldiers' tramping feet outside their hotel during that time. When her husband was transferred to Prague she returned to London, but is looking forward to the interesting experience of spending some time in that city soon.

The "Reino del Pacifico," the ship in which the late Ramsay MacDonald took his last voyage, has several Canadians among its passengers this week when it sails for Bermuda and Nassau. I mentioned above that General King was going out, and he is being accompanied by Sir Frederick Williams-Taylor who is going to spend the winter in Nassau. Mr. and Mrs. H. Drury of Ottawa, are also to be passengers. They have been here most of the summer and have visited their son-in-law and daughter, Mr. and Mrs. Blair Birkett, in Liverpool where Mr. Birkett is Canadian Trade Commissioner. The Drurys have a house in Bermuda, a pleasant thing to possess when November comes around. After spending the winter there they intend to return to Ottawa.

Naval Affairs

CANADA sends its scholars and students to all parts of the world. One sees many here in London, but I heard the other day of Miss Constance Lailey of Toronto, who has been studying in Munich. She was fortunately able to leave Germany at the time of the crisis, bringing back with her the now well-known news that the German people did not know that anything out of the ordinary was taking place. After remaining in London for a short time, Miss Lailey has now returned to Germany to continue her studies. She has a scholarship from the University of Toronto.

At a dinner party last evening I met Lieutenant-Commander Roger Bidwell, a member of the Canadian navy who is now taking the Staff Course at Greenwich. He is the son of Bishop Bidwell, formerly Bishop of Ontario residing at one time in Kingston, Ontario, who is now assistant to the Archbishop of Canterbury and who has a living at Ashford, Kent. Commander Bidwell, who spends the week at Greenwich, goes for week-ends to his home in Hythe where his wife and daughters live. His year at the Staff College is proving to be a very interesting one and



MRS. GEORGE B. SHAW of Toronto, who is at present in England.
Photograph by Pearl Freeman.

he is taking the opportunity of visiting the many historical places in and about London. Among his recent experiences has been that of hearing the "darken all lights" signal given in the College one night when an air raid was fully expected.

The Canadian navy was well represented at this gathering last evening. Mr. R. B. Brett was one of the guests and he and Commander Bidwell had served together before he had been invalided out in 1920. The life of a sailor is said to be one of variety, in some form or another, and Mr. Brett evidently believes in having a varied life, navy or no navy. His love of navy life has remained with him, and though his enjoyment of evenings with his old shipboard friends is very great, their tales of the service must bring back the old longing.

On Stage

I SEE in today's paper that Richard Newton is to take one of the parts in a play which is to open at a West End theatre on November 25. The play will be Merton Hodge's adaptation of "The Story of an African Farm," the famous book by Olive Schreiner, written some 50 years ago. Richard Newton, who will take the part of the young boy in the book, is the son of Mr. and Mrs. Robert Boronow of Montreal. He has been in England for some time and continues to be successful in the theatrical profession. Having had several parts in films, he has also appeared in one or two successful London plays and his last role was in "Poison Pen," a play which had a substantially long run here. Mr. and Mrs. Boronow came to England this summer to see their son. They live at the Chateau Apartments in Montreal. The success of their son, though in a profession differing widely from that of his father, will be good news for their many friends.

The funeral took place today at Chorley Wood Church of Mr. C. F. Mills, a master at Upper Canada College from 1897 until 1935. Mr. Burleigh Ballantyne and Mr. R. B. Brett attended the funeral and there were wreaths from the Upper Canada Old Boys' Association and from Sir Edward Peacock. Mr. Mills had been living at Chorley Wood for three and a half years.

The Royal Visit

ALREADY, there is much talk of the coming visit to Canada of the King and Queen. On all sides one hears rumors and speculations as to the places to be visited and the preparations to be made by these places to receive the Royal guests. In connection with this, it is interesting to note that the 90-year-old Princess Louise, Duchess of Argyll, has recently presented silver cups to two Canadian regiments. The inscription on the cups runs as follows: "As a token of her high esteem for the regiment and pleasure at being thus continually associated with Canada." The regiments are the Argyll and Sutherland Highlanders and the Princess Louise Dragoon Guards, of which the Princess is Colonel-in-Chief.

It will be remembered that Princess Louise went to Canada as the first Lady "Governor's Lady," and that Canada is very dear to her is evident by the frequent exchanges of goodwill between her and Canadians. Not long ago one of her regiments sent her a silver salver inscribed with the names of all the officers in their own handwriting. A silver drinking vessel is a recent gift from the other regiment. These tributes are treasured in the rooms of the Princess at Kensington Palace together with other mementoes of the five years from 1878 to 1883 when her husband, the Duke of Argyll, was Governor-General of Canada. In one of the Palace rooms hangs a painting of Niagara Falls done by the Princess during a visit there. Some years ago she sent out a bust of the Duke to be placed in Government House, Ottawa. There is no doubt that the news of the coming visit of the King and Queen will cause Princess Louise to recall many pleasant memories of her stay in Canada.

From Abroad

DURING the crisis week I had the pleasure of meeting and talking to a young woman, English by birth, but well-known in Canada where she has often visited her aunt by marriage, Mrs. Jack Osler of Bronte. This young lady, Miss Barbara Wace, has had some interesting experiences and has tried her hand at many "jobs." For some time she was private secretary to Lord Cranborne. From this post she went to Berlin, where she had a position in the British Embassy and where she had the

opportunity of living among the German people and learning their language and customs. I think it must have been a touch of homesickness that compelled her to leave Berlin and return to London, where she became secretary to Mr. William Aitken, nephew of Lord Beaverbrook. In this capacity she learned something of Canada and Canadians, and she told me that she much enjoyed her visits to Canada and the friendships made there. The many stories she told about her experiences in Germany were doubly interesting to hear in that week of strain and anxiety.

Canadian Home

I SPENT a very enjoyable evening this past week at the home of Mr. and Mrs. J. C. Patteson at Esher. Mr. Patteson is European Manager of the Canadian Pacific Railway and is one of the Canadians who does his work in London, in an office overlooking Trafalgar Square, but has his home in the country. The house "Ridge House" is an exceptionally attractive one, set on a bit of rising ground outside the charming village of Esher, with delightful lawns and garden. Mrs. Patteson was telling me that an extraordinary thing about the house was that it was built by a Canadian some fourteen years ago, and that they had come across it quite by chance in their wanderings about the country searching for a suitable home for themselves and their daughters. Among the many interesting things in the house, I noticed two small pictures by the Canadian artist, Carl Ahrens, who used to live in a shack in Ontario drawing his pictures of trees.

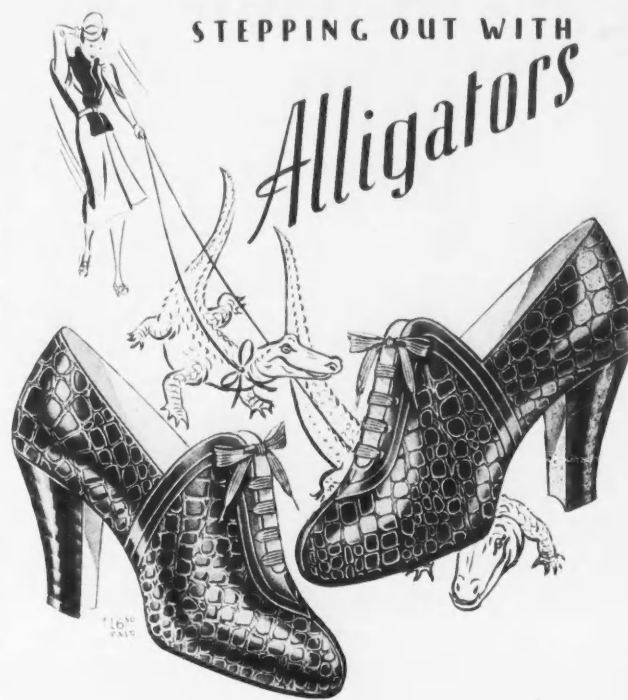
At the Art Show

THE reception held at the Tate Gallery on Friday evening of last week on the occasion of the opening of the Canadian Exhibition of Art, was well attended by Canadians and English alike. The guests were received by the Hon. and Mrs. Vincent Massey and it was a pleasant sight to see the many hundreds of people wandering about the gallery, looking at the pictures when possible, but mostly greeting friends in the crowd. It was difficult in such a large gathering to see the pictures with any ease. I noticed many people from Canada and many people interested in things Canadian. Mr. Graham Spry of Ottawa was there with his wife. I had met Mr. Spry on the street not many days before, on his way to the Foreign Office to procure a ticket for one of the debates on the international situation

in the House of Commons. Mr. Spry had a special interest in these debates, as he told me that he was broadcasting occasionally to Canada from London, on the political situation. He has recently married and his wife is now living in Chelsea.

There are several prominent business men from Canada at present in London in connection with the Air

Commission. Mr. Paul Sise, of Montreal, is among those who have arrived in England at the invitation of the British Government. The members of the Commission expect to be here for about a month. During the course of their stay they will visit British aircraft and air engine works to inspect different types of bombers. Mr. W. J. Sanderson, is one of the members of the Commission.



STEPPING OUT WITH

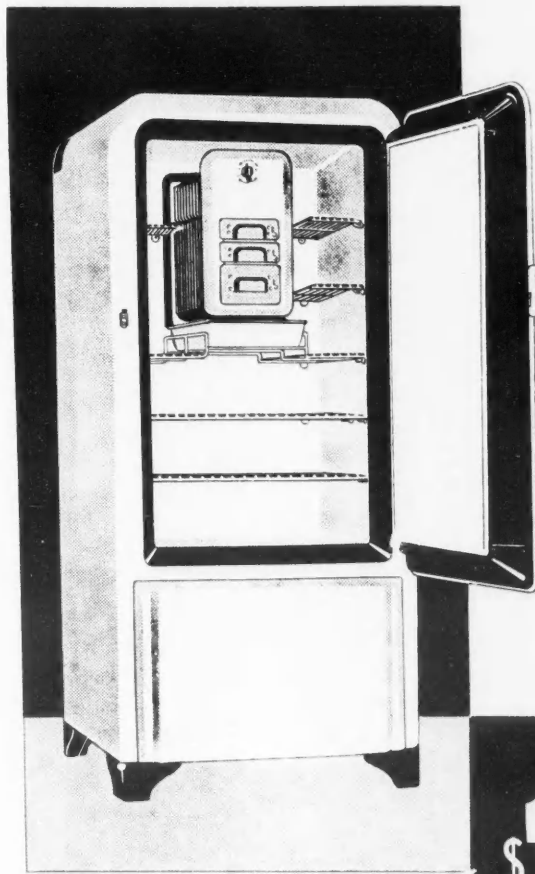
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